WHICH?

FEBRUARY 2003

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Strategies for the cautious investor

NEW POLO 'HAS HOLES'

Plus owners' verdicts on six more new cars

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CUTTING EDGE

KIDS' VERSIONS

From vitamins to sunscreen – are they worth buying?

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WHICH?

Our promise to you
Which? is owned and produced by Consumers' Association (CA). It aims to help you choose the best goods and services – and avoid the worst. It's entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, Which? and CA have informed, influenced and campaigned for all consumers in the UK.

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Small claims guide could bring big rewards

Helen Parker, **Editor**

Our back-page feature, 'Brief cases', is consistently one of the best-read and most popular items in the magazine. All the cases we feature have been handled by our Which? Legal Service lawyers. And many, like this month's story of David Anderson's £3,000 claim for a broken generator, involve our lawyers guiding members through the small claims court procedure.

This month, we publish your own detailed guide to using the small claims court (see p50). The good news is that, as our new research shows, seven out of eight people who start a claim complete their cases. And, of those who win, four out of five get their money. Of course, the flip side is that some give up, and some find it too difficult to enforce a judgment. But, if you know what you're doing from the start, you should have a good chance of avoiding the same pitfalls. Our guide is designed to help you understand what will happen at each stage – and to avoid being put off by confusing terminology or procedures.

The small claims court allows many people to win justice each year. I hope our guide will encourage even more people to use it – and win their cases. If you do, please let us know.

FOR MEMBERS ONLY

WHICH? EXTRA
Your members-only website

www.which.co.uk/whichextra

Which? Extra is available exclusively to you as a *Which?* magazine member. Use it to get involved and find the advice you want – fast.

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- full archive of *Which?* articles published since July 2000
- web links directory giving access to more than 1,000 useful websites
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New this month
- recipes for home-made versions of pesto and the other sauces in this month's report (p42)

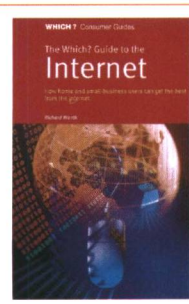
SHOPPING OPTIONS
Which? members can make big savings on electrical appliances, energy bills, and even on cars – thanks to our specially negotiated deals.

Electrical goods
Value Direct 01473 320015
www.value-direct.co.uk/which
Unbeatable 01293 433833
www.unbeatable.co.uk/which

Energy bills
www.buy.co.uk/which

New cars
OneSwoop 0845 130 9192
oneswoop.com/partners/which

BOOK OFFER



The Which? Guide to the Internet is full of easy-to-follow advice on all aspects of the net – from how to choose an online service and how to shop safely, to how to create and design your own site. We're offering the guide for £8.99 – that's £2 off its normal price. To order, call 0800 252 100 (quote WINET BKW02). Offer closes 28 February 2003.

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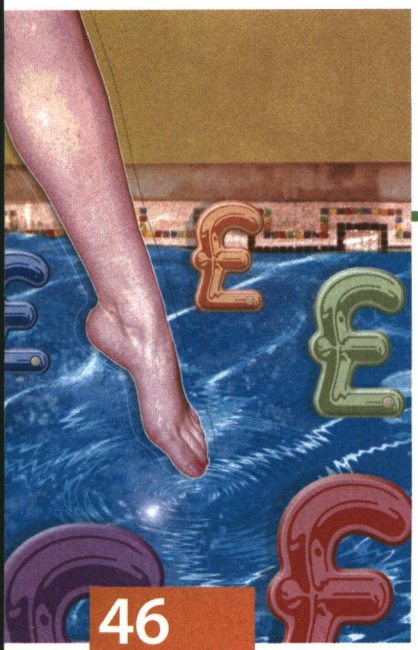
FRONT COVER MATT HERRING



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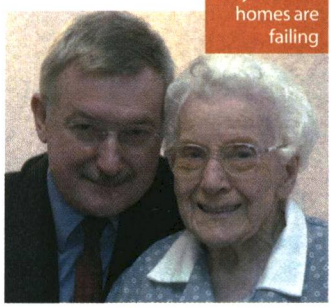

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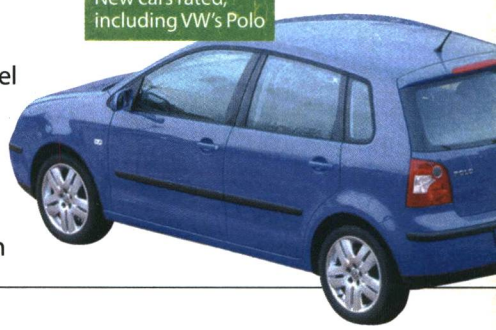

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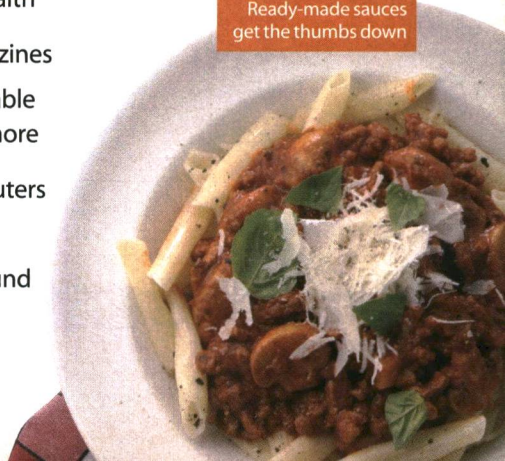


WIN!

A BEST BUY
CHEF'S KNIFE

Answer this question and you could win one of 20 Best Buy Victorinox chef's knives
What surface did we use to test how easily the knives blunted?

To enter our Best Buy competition online, go to www.which.co.uk/whichextra, or send your entry on a postcard to 'BB February 03', Which?, PO Box 44, Hertford X, SG14 1SH – please include your name, address (and postcode), a daytime phone number and your Which? membership number, which can be found on your Which? Extra membership card as your user name. Entries from 4 February to 2 March 2003. For full competition rules, see p58.

writeback

Share your views with other members

Have your say
writeback@which.net
Writeback
PO Box 44, Hertford X
SG14 1SH

It was all Just too much

My wife and I booked a package holiday with Just through a local travel agent. At the airport we were hit with an excess baggage charge of £60, and a further £85 on our return trip, as our baggage allowance was 15kg – 5kg less than normal. Surely I should have been told about this?
Mike Cummins, Cardiff

The baggage allowance is given on tickets and in brochures. But that's not a lot of use if, say, you're collecting your tickets at the airport, or you book a holiday at the last minute and don't get to read all the small print. The travel agent should have drawn your attention to the restriction, and you could try asking it to compensate you.

No price protection

I bought some downloadable virus protection software over the internet at the advertised US price. The company then contacted me to say I'd have to pay the higher UK price. Aren't there laws to stop this sort of thing happening?
Stephen Carter, Eastleigh

Unfortunately not. Companies have every right to decide on what basis and price they supply a product to you. The exception to this is if a company has a dominant position in the marketplace – when there are laws governing how much it can charge. Sometimes online companies charge more to customers in different countries to cover things like import duty or delivery. But clearly this isn't the case for downloadable software. It proves you should always shop around to make sure you're getting the best deal – whatever you're buying and however you're buying it.

Wheeler dealer

The dealer I bought my new car from said it must be run on super-unleaded petrol. He also said that supermarket fuels don't contain the right octane level, and could damage my car, which is why they're so cheap. Is this true?
Glynn Berresford, Leeds

Supermarket fuel is no different from fuel from other outlets: it all comes from the same multi-national suppliers, and has to meet defined standards. Before filling up a new car for the first time, you should check which type and grade of fuel to use by looking in the handbook.

Transfer times

Why, when I use online banking, does it take three or more days to transfer cleared funds from one bank to another?
Richard Bond, by email

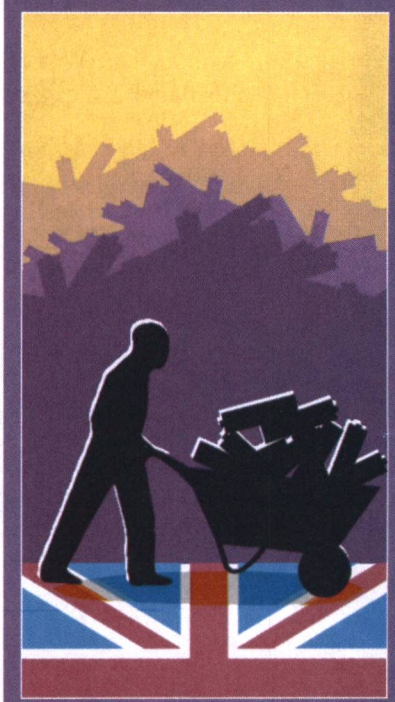
Banks use the BACS (Bankers Automated Clearing Services) system to transfer funds between accounts. They transfer the funds on day one and, on day three, deposit them in the second account. In between, they earn interest on the money. The Association for Payment Clearing Services (APACS), which runs BACS, says the system is always under review but that there isn't sufficient demand to offer instant internet transfers. We think the system is too slow and in fact works in the banks' favour – the longer they hold your money, the more interest they earn. We'll be looking at electronic transfers in detail later this year.

ILLUSTRATION KEVIN EVANS

LETTER OF THE MONTH

Batteries not included

In some European countries they recycle general-purpose batteries – those used in torches and remote controls. Is there anywhere in the UK I can take mine to avoid them ending up in landfill?
Malcolm Winterburn, London



Unfortunately not in your area. But Lancashire County Council offers a scheme. And Bristol is trialling the first-ever kerbside collection scheme. This will run until June and will help guide the UK's response to a future European directive, which is expected to propose a 75 per cent collection rate from 2004. Experiences in Europe show that local councils are best placed to collect the batteries, and that 55 per cent of the materials can be recycled.

With annual battery sales here topping 654 million, it would make sense for more councils to follow the lead of Lancashire and Bristol.

PLEASE GET IN TOUCH

Whether you want to find out more about a consumer issue, or simply give your opinion about something you've read in *Which?*, please write back. We give £15-worth of Which? Books vouchers to the sender of our letter of the month; senders of all other letters printed receive £10 in vouchers. We may edit letters or use only an extract.

HELP WANTED

Your chance to help with research for future articles

ILL IN EUROPE

Have you received treatment in a European hospital or clinic while on holiday since May 2002? If so, *Holiday Which?* would like to hear from you. Please let us have your experiences. Write to Dept MP (Holiday).

CURRENT ACCOUNTS

Do you have a current account that is either an internet-only account (Smile, Cahoot or Intelligent Finance) or is fee paying (where you pay a monthly fee in exchange for a range of benefits such as preferential interest rates or travel insurance)? If so, and you'd be willing to complete a short questionnaire, please send your full name, postal address and the type of account you have (including which bank it is with) to Dept NL.

NEW-STYLE TVs

Do you have a plasma screen, or a front or rear projection TV? If so, we'd like to know what you think of it. Is it better or worse than your old TV? What are the advantages – or disadvantages – of this particular kind of TV? Please write with your experiences to Dept VP.

AIRPORT SECURITY

If you've been concerned about security issues since the beginning of 2002 while you were waiting at an airport or while you were on board an aircraft, please write with details to Dept LS (Holiday).

YOGA/PILATES

Have you ever practised yoga or pilates and been forced to stop because of an injury incurred during a class? If so, please contact Dept FP (Health).

Email helpwanted@which.net; go to www.which.co.uk/whichextra; write to our Hertford address, above. Please include department

TRAUMA OF DELAYED CLAIM

Simon Richardson is around £3,000 out of pocket, and his health and home were jeopardised by the delay of one arm of Barclays in processing an insurance claim to pay another arm. To add to the insult, his credit rating has been damaged, and he can't now switch his mortgage or bank account, so he is stuck with Barclays.

Simon, from Surrey, wisely had mortgage protection insurance to cover him in case he lost his job. Both the mortgage and insurance were with Barclays.

In August 2001 work ran out for Simon, a self-employed IT consultant. Barclays Insurance (Dublin) advised him to register for unemployment benefit and make a claim.

Simon made the claim in October, but when he'd heard nothing by December, he contacted Barclays Insurance. It said it had not received his application. So he submitted a new one.

Barclays Insurance insisted on contacting Simon's accountant to confirm details of his claim. Simon explained this would cause a delay as his accountant was no longer acting for him. It wrote anyway, and in mid-January the accountant confirmed this. Barclays then wrote to Simon asking for details of his tax office. Simon says he didn't get this letter, and continued to wait for Barclays to process his claim.

After sending this one letter to Simon, Barclays Insurance apparently made no effort to contact him again. But Barclays Mortgages was more active. In March it made a formal demand for his arrears and threatened to repossess his home. By now Simon's asthma had worsened due to the stress of the case.

Barclays tried to repossess Simon's home, even though he had mortgage insurance with the bank

Luckily, Simon had now found another job and could hire a solicitor. The solicitor asked Barclays Mortgages to delay taking legal action while the claim was being processed, and pointed out that payments would recommence in April because Simon was now working. This didn't stop Barclays Mortgages, who referred Simon to credit reference agencies and began court action in early April.

The day after Simon received notice of the court action, Barclays Insurance agreed to pay his claim. Under pressure from Simon's solicitor the bank reluctantly agreed to drop the action.

Simon now faces solicitor's bills of more than £2,000, penalties for missing payments to other creditors – payments he had always thought would be covered by his insurance – the bill for Barclays Mortgages' legal action, and a ruined credit record.

Simon complained to Barclays in September and asked for compensation. Barclays apologised, but said the delays were unavoidable. It added that some of its original settlement had been a goodwill payment and so it felt it had paid 'adequate recompense' already.

Which? asked Barclays whether this case was a good example of its approach to customer care. It denied it had done anything wrong, and said it had 'acted fairly' and communicated adequately with the client to resolve the problems. It has now asked Simon to quantify his solicitor's bills so it could further consider his claim for compensation.

Simon is taking his complaint to the Financial Ombudsman. We'll keep you posted.

YOUR CHAMPION

Food that's lite on honesty

Warning to anyone cutting down on fat: we've found food described as 'light' with five times more fat than 'low fat' foods.

That's because certain names, including 'light' and 'lite', don't have an official meaning, so manufacturers can use them on higher fat foods. Philadelphia Light, for example, is 16 per cent fat. Even Philadelphia Extra Light is 5 per cent fat. This is still more than a 'low fat' food, which should be no more than 3 per cent fat.

Our food experts recently scoured health food shops and supermarkets for dodgy labels, particularly those with fat or health claims. These are the focus in the next stage of our honest labelling campaign.

As well as the 'light' loophole, we found labels trumpeting 'x per cent fat free'. Soreen Snack fruit loaf was '90 per cent fat-free' – so 10 per cent fat. Manufacturers were asked to drop 'x per cent fat-free' more than three years ago, but this was voluntary.

Crafty manufacturers hide claims in the product name, or a slogan. Rowntree's Fruitsome cereal bars carry the slogan 'Good food, good life'. 'Bad teeth' might be nearer the mark since they're up to 38 per cent sugar.

The gap between food and medicine is being squeezed, too. Food supplements can't claim they prevent or treat an illness, but they do carry hints, sometimes through their name, such as 'Osteocare'. Claims for wellbeing on foods don't have to be vetted before the product is launched. We think the law should change so they are.

The most intriguing label we found was on The Food Doctor's 'Get it on...Sex fruit and seed bar'. It states: 'The nutrients in this bar may balance hormones and with added gingko biloba support the flow of blood to the extremities. The rest is up to you.'

Foods described as 'light' or 'lite' could contain more fat than 'low fat' foods

PHOTOGRAPHY JOHN TRENHOLM, STUDIO 21

HOTLINE

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or email **insidestory@which.net**. We're sorry but we can't reply individually.

JMC is worst and mean, too

Sometimes it's the mightiest multi-million-pound companies which turn out to be the most penny-pinching.

Step forward JMC. The Thomas Cook-owned tour operator, voted least popular (again) in a recent survey of *Holiday Which?* readers, appeared to be sulking after losing a court case last September when it broke a promise to pay a couple some expenses incurred on its behalf.

JMC's lawyer had asked the couple, who were suing over a disappointing wedding and honeymoon in the Dominican Republic, for copies of their holiday photos – and promised to cover the cost.

Adrian and Gemma Cafaro, from Bristol, sent JMC 102 copies, and receipts for the cost, totalling £32.64. The two won £250 compensation in the case, but then had to exchange several letters trying to get their £32.64 back.

Initially, JMC claimed it had received 'ten to 12' photos and would pay just £8. After *Which?* pointed out that the company's own defence papers included 37 of the photos, JMC said it had received 38, and would up its offer to a generous £12.16.

Eventually, it offered the full amount, as 'goodwill', to settle the row, but continued to deny it had ever received 102 photos.

Most of the compensation awarded in court was due to the state of the hotel room. JMC had switched the couple's honeymoon hotel because of repairs at their first choice. They ended up with a 'musty' room with no sea view, and a broken shower.

Adrian said: 'JMC has done nothing but insult us at every step of the way.'

JMC told *Which?* that it had originally offered the couple a £500 'goodwill' payment for the holiday problems.

The Cafaros won compensation but JMC then quibbled over £32.64

FURTHER INFORMATION

www.switchwithwhich.co.uk

For more on the member survey

THE SAFE THAT WASN'T

A bank has refused to compensate a doctor for more than £13,000 worth of family jewellery which went missing after her safety deposit box smashed open during an accident in its strongroom.

Staff at the Gillingham, Kent, branch of HSBC told the owner, Shashi Singh, that the box had been knocked off the strongroom shelf but because they said – wrongly – it hadn't opened in the accident, Shashi delayed going to check the contents.

When she did check it, she found the box was open, with the door held on by only a rubber band. It had been like that for three weeks.

HSBC admitted it had been negligent in knocking the box to the ground and agreed to pay Shashi, a GP from Kent, for damage to two gold bangles that were still in the box. However, it refused to accept that a Rolex watch, given to her husband by his father, and various items of jewellery including a diamond earring from a pair worth £2,375 were missing. The total value of the missing items was estimated at well over £13,000; they also had great sentimental value.

The problem is that Shashi isn't able to prove what was in the box, since the bank holds the items on the basis of 'contents unknown'. The only items in a safety deposit box the bank will acknowledge are stocks and shares certificates, or a will.

The safety deposit box fell off the shelf at HSBC in Gillingham, Kent

Shashi complained to the Financial Ombudsman, but again the problem was proof that the items had been in the box. The ombudsman awarded only the cost of repairing the bangles, plus £250 for inconvenience. Now Shashi is trying to claim on her insurance, although there's a single item limit of £3,000, and some of the missing items may exceed this value. She's also considering legal action.

Shashi said: 'It's unimaginable – you'd think something would be safe in a bank. This raises questions about its security.'

HSBC told *Which?* that the box was secure, despite being open, as it was still in the strongroom and no member of staff could enter this alone. It refused to discuss security such as CCTV.

Licence to print money

This year, TV Licensing is getting the benefit of more than £358 million of other people's money.

That's because TV Licensing, unlike any other service we've come across, charges monthly direct debit customers half the £112 fee for their next licence in advance. The agency's website even cheekily states that there's 'no additional charge for spreading your payments using monthly direct debit'.

When a new customer signs up for monthly direct debit, they pay the entire first year's fee over six months. Then they start paying £9.33 a month towards the next year's fee. So by the time it's due, they've already paid half. The rest is paid over the next six months. After that, they start paying in advance again.

There are 6,400,000 households paying for their TV licence in this way. So this year, TV Licensing will get £56 early from all of them, totalling £358,400,000 of free cash.

The agency said the system is made clear to customers when they sign up. There are other ways to pay, including a £112 upfront fee.

We think direct debit payers might prefer the choice of paying when the money's due – and not before. For more, see last month's 'Writeback', p4.

PHOTOGRAPHY ROBIN BECKHAM, ALAMY

EXPOSED

COURAGEOUS COUNCIL NAMES COWBOYS

One in four traders hired by trading standards officers (TSOs) ripped off their customer.

Surrey County Council has chosen to publish the results of this secret operation. We think other councils should follow its lead.

Surrey TSOs, posing as consumers, asked 72 traders, including drain engineers, plumbers, car mechanics, TV and dishwasher repairers, and aerial installers to visit a rented house rigged up with secret cameras.

About a third of the traders didn't show up. Of the 51 who did, a quarter charged for work they hadn't done or work that didn't need doing, the council said. Surrey's results for each sector will show the staggering amount of time some traders spent on the reported problem, and the variety of fees. Thirteen face further action.

The first set of results, for drain engineers who were asked to clear a simple drain blockage, are shown in our table, right.

An expert employed by the council, who viewed the secret film and commented on the work, had priced the job at about £40.

1st Action Maintenance Ltd, of Park Royal, London, spent an hour doing the job, and billed £280.82. In contrast, the most local engineer, Adept Drainage Ltd, of Staines, wasn't going to charge at all since the job took only nine minutes.

The council picked some traders who were regulars on its complaints database, others were chosen randomly from local phone directories.

Surrey plans to publish results for the other sectors it tested, including boiler repairs.

COMPANY	Time taken (min)	Cost (£)
1st Action Maintenance Ltd London NW10	60	280.82
Abbeyplumb Ltd London N18	50	235
PDH Servicecare Ltd Gravesend, Kent	35	188
Pronto Services (UK) Ltd Derby, Derbyshire	18	176.25
Drain Doctor (Orderbeat Ltd) Banstead, Surrey	30	138.65[1]
Proclear Bournemouth, Dorset	29	108.01
Dyno Rod (All Spec Ltd) Surbiton, Surrey	51	89.30
Pipewerx Sandleheath, Hampshire	25	87.13
1A Metro Rod London W3	30	52.88
Advanced Services Ewell, Surrey	18	49.93
Boiler Workshop London W1	7	42.88
Adept Drainage Ltd Staines, Middlesex	9	see[2]

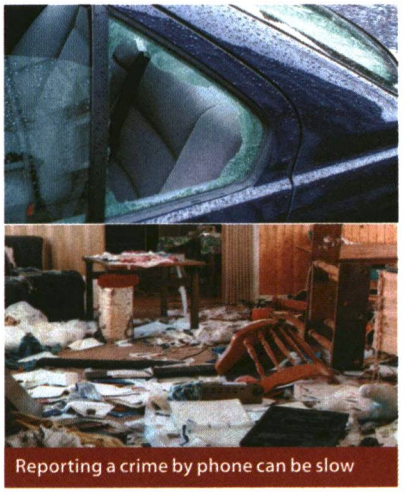
1 Fixed price agreed by phone 2 Minimal charge only

Waiting to report a crime

Some members of the public in a recent *Which?* survey had to wait more than eight hours to report a crime.

Those who rang the police waited, on average, twice as long as those who went to the station in person.

Our survey, in December, of 500 people who'd reported a crime in the last two years, found that one in four had waited at least two hours, and one in ten had waited more than eight to talk to an officer.



Reporting a crime by phone can be slow

About 16,500 crimes are reported daily in England and Wales, and the number of calls to police is rising. Most people in our survey reported the crime by phone, with an average waiting time of about 40 minutes before they could talk to the right person. At the station, the wait was about 20 minutes. The longest waits overall were for reporting a burglary.

The government is understandably keen to discourage people from calling 999 to report non-emergencies – yet it admits that there are problems with non-emergency numbers. Home Office minister John Denham said recently that people were 'rightly frustrated' with the difficulties they face when trying to contact the police 'on non-urgent matters'. He wants to see all forces offer a single, non-emergency number with a dedicated call centre. So far, only nine forces offer this.

We asked the Home Office to show us findings of the research it had carried out into the feasibility of this single, non-emergency phone number, but it refused to release it. We've challenged this decision under the freedom of information code.

In our survey, most of the people who'd reported a crime wanted to know the result – but generally they were disappointed; only about one in four got to hear the outcome.

CAMPAIGNING FOR YOU

Car theft victim Lawrence Neeson has been awarded £7,750 in compensation by the Financial Ombudsman, which overturned his insurer's refusal to pay because the keys were in the car when it was stolen. Lawrence was only a few feet from the car, which was parked on his drive, and he grabbed the car, in vain (for more, see 'How car insurers dodge paying out', *Which?*, October 2001, p6).

The latest ruling underlines the ombudsman's warning to insurers not to hide behind small print exclusions about 'leaving' keys in a car. When the driver is still with the car, the exclusions don't apply.

The government has shied away from tackling the pensions crisis in new proposals.

Despite a recent Consumers' Association (CA) survey showing that nearly half the UK workforce isn't saving for a pension, the solutions offered in recent proposals just tinker with the problem. We've said that a trusted, affordable scheme is needed.

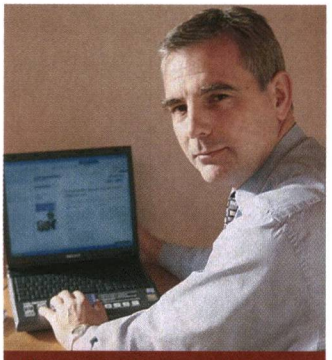
Private car parking enforcement companies who buy drivers' details from the DVLA are to be curbed by a code of practice.

We've long raised concerns that these firms can submit registration numbers of cars parked on private land, and get drivers' details, so they can send a bill – even if drivers weren't aware the land was private. Under the code, among other things, signs must make clear that the land is private.

Patients need reliable information about medicines and illnesses – but they're not getting it, says a new CA policy report, *Patient Information: What's the Prognosis?*. We want education about medicines to start at school.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns

Bank of Scotland pays no interest



Mike's not entitled to credit interest

Which? **reader Mike McGill's just found out he's not entitled to credit interest on his current account because it's linked to his credit card.**

Mike pays £70 a year for his Premier Visa Card (PVC) which gives him a high credit limit, and extra benefits on his Bank of Scotland (BoS) Current Account, such as a preferential overdraft rate. But he's never received credit interest, even though he's often more than £2,000 in the black. So he was surprised to read in *Which?* that BoS was paying credit interest, currently 3.04 per cent, to current account customers who pay no fee (for more, see 'Current affairs', December 2002, p46, or www.switchwithwhich.co.uk).

He asked the bank in October to credit him with about £20 of interest he'd missed out on since it was introduced a year ago, but BoS said that, although his account has many benefits, 'credit interest isn't one of them'. Only when we got involved did it offer him £50 as 'goodwill'.

BoS insists that this is a distinct account, which pays no interest as it's for people who want to borrow.

This seems pretty mean to us. We think that the bank has kept quiet about the 'benefit' of paying no interest to its PVC-linked current account customers. Mike says he had no way of knowing he had anything other than a BoS current account, which he'd had for years before he took out the PVC in 1988.

BoS should make it clearer to PVC-linked current account customers that they aren't entitled to credit interest.

EXPOSED

THERAPIST JAILED FOR ABUSING PATIENTS

A psychotherapist exposed in *Which?* has been jailed for eight years for raping or sexually abusing six vulnerable women.

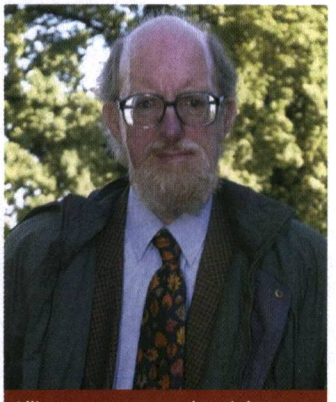
Police fear hundreds more of Christopher John Allison's patients may have suffered. After launching their investigation, detectives heard from dozens more women who alleged rape or assault. The earliest complaint dated back to the 1960s.

Allison's case highlights the shocking failure of the NHS and the General Medical Council (GMC) to protect patients from dangerous health professionals.

Allison, a 60-year-old father of three, was suspended from the NHS in 1988 while working as a consultant, following complaints from patients. He resigned from the NHS that year, but continued to see patients privately, and as an NHS locum – despite having been told not to work in the NHS.

We've called for better regulation of psychotherapists, and a full inquiry into the lapses which enabled Allison to continue practising in the NHS.

A health authority sent a file on Allison to the GMC after his resignation in 1988. But the GMC didn't strike him off the medical register until 2000, following further patient complaints.



Allison was sentenced to eight years

Even after he'd been struck off, Allison continued to practise privately as a psychotherapist. A loophole means that he could call himself a psychotherapist and treat patients, despite being struck off as a doctor.

A female undercover *Which?* researcher was offered an appointment with him in 2001, at the clinic he ran from his home in Basingstoke (see our story 'Patients exposed to abuse', *Which?* September 2001, p4). He later moved to Risby, near Bury St Edmunds, Suffolk.

After the trial at Winchester Crown Court finished last December, Detective Constable Ian Jones said: 'Allison had a wonderful support system – the NHS – which fed him with ready-made victims.'

The GMC was unable to say why it hadn't acted sooner, since records had been destroyed.

Cancelling isn't Easy

EasyCar has begun a legal challenge which could have drastic implications for car hire customers.

Late last month, it was due to commence battle in court with the Office of Fair Trading (OFT) over the rental giant's refusal to allow customers their cancellation rights.

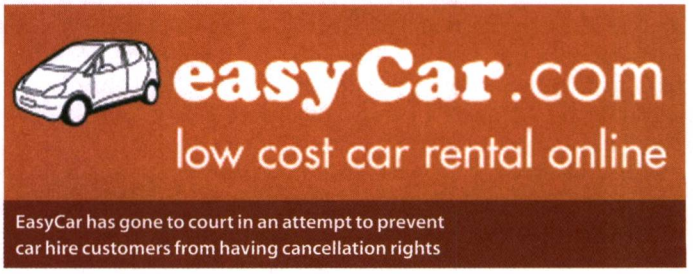
EasyCar claims it – and all car hire companies – are exempt from rules which let you cancel, for free, within seven working days of booking a service online or over the phone. The OFT denies car hire is exempt, and we agree.

But our research has revealed confusion within the industry. We asked nine car hire chains whether they allowed phone and online customers to cancel within the 'cooling-off' period. Hertz, Arnold Clark, Europcar, Sixt, Budget Rent-a-Car and National all said they complied with the rules, but Sixt and National seemed confused over whether the rules covered phone bookings (which they do).

Avis said the regulations didn't apply, but it allowed free cancellation. Enterprise Rent-a-Car and Thrifty wouldn't tell us their policy.

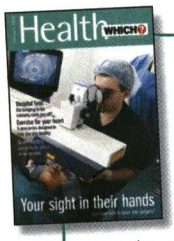
EasyCar has asked the High Court to declare hire car companies exempt from distance selling rules. The issue centres on whether car hire is a 'transport service'. These – such as trains – are exempt.

If EasyCar fails, it will have to overhaul its policy. If it succeeds, customers will be denied protection brought in to give you confidence when buying from home.



EasyCar has gone to court in an attempt to prevent car hire customers from having cancellation rights

PHOTOGRAPHY NICK SPURLING



BETTER HOSPITAL FOOD

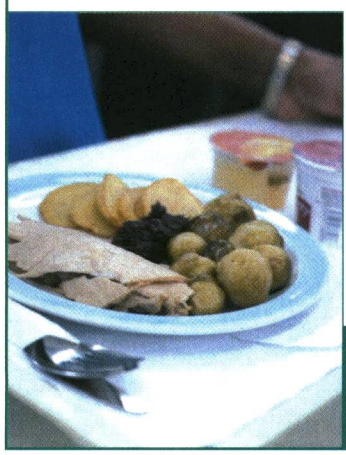
The importance of hospital food is finally being recognised, according to a survey published this month by *Health Which?*. The magazine surveyed catering managers and dietitians in 167 acute hospital trusts in England to find out whether an NHS initiative to revamp hospital food has made a difference. The overall message from those who responded is that food is now recognised as a key ingredient in patient care. Nutritional aspects of hospital food have been pushed up the agenda with greater involvement of dietitians. Encouragingly, most trusts had also surveyed patients.

The quality and quantity of hospital food plays a vital role in helping patients recover. But research in UK hospitals has found large numbers of undernourished and underweight patients, and widespread dissatisfaction among patients with the types and amount of food on offer.

The launch in May 2001 of the Better Hospital Food initiative involved celebrity chefs developing dishes, while further (and, in some cases, better-received) developments have involved adapting more traditional recipes. Other proposals at the time of launch included hot meals in the evenings, snacks twice a day, ward kitchens, and the provision of 'snack boxes'. Menus were to be costed and nutritionally analysed, and targets set for implementing various stages of the programme.

Despite the generally positive response, there was criticism. Some catering managers said that funding the initiative was not possible with existing resources.

But despite such criticisms over money, some hospitals have been able to implement some of the initiatives within existing funding. The latest Department of Health figures show that at most major hospitals patients now have access to food around the clock. And of the 360 individual acute hospital sites, 254 have access to a ward kitchen and 210 have a snack-box service.

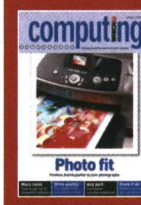


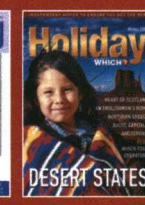
The Better Hospital Food programme has been a welcome development in raising the profile of hospital food

Also in Health Which? this month

- Laser eye surgery
- Weighing up health risks
- Exercise and heart disease

FREE TRIAL

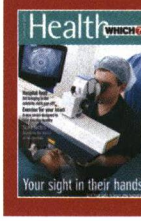


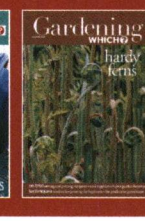


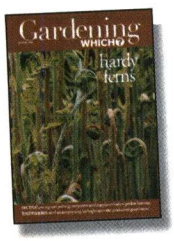
For a free trial to Health Which?, Gardening Which? or any of our magazines, just call

0800 252 100

(payment details required for when your free trial ends)







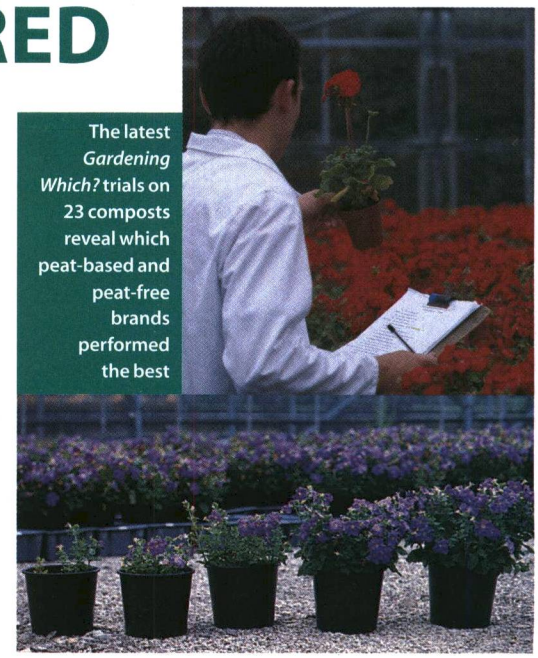
COMPOST UNCOVERED

Peat is a non-renewable natural resource, so *Gardening Which?* is always on the look out for a peat-free compost that gives consistently good results. In its latest trials on compost, **J Arthur Bower's New Horizon Multi-Purpose Compost** (**£4.99 for a 75-litre bag**) has again beaten the other peat-free varieties.

The winning J Arthur Bowers compost is made from composted timber residues. It performed acceptably at raising seedlings and sustaining large pots of summer bedding, and excelled at growing on young plants. The cheapest top-performing peat-based compost was **Homebase Value Basics Growing Bag**, **99p for a 28-litre bag**.

Gardening Which? has been testing compost for the past 20 years, and every year the trial reveals striking differences in the quality of plants each brand produces. The latest trial involved more than 1,200 pots of plants and 23 different brands of compost. Some composts were peat-based, some had a low peat content and others were totally peat-free.

For most gardeners, compost is an annual purchase, used not just for raising seedlings, but also for filling patio containers and hanging baskets for eye-catching spring and summer displays. So *Gardening Which?* tested each compost's performance at raising seedlings, growing on young plants and sustaining the growth of older plants in large containers over the whole summer.



The latest *Gardening Which?* trials on 23 composts reveal which peat-based and peat-free brands performed the best

Also in Gardening Which? this month

- Seed suppliers on test
- Hardy ferns
- Growing leeks

CARE HOME CRISIS

Care homes closing down, rising fees, and a shortage of places mean it can be impossible for many older people to find a suitable or affordable room in a residential care home

Finding a place in a care home for yourself or a loved one is traumatic at the best of times. If your choice of home is restricted, things become even more difficult. In theory, you're free to choose the right care home for your needs. But we've found that, in practice, you can struggle to find any home with space – let alone exercise any real choice.

And older people waiting for a vacant care home place can end up being cared for in an NHS hospital – taking up valuable beds and increasing the length of waiting lists.

The government wants to provide an extra 6,000 care home beds by 2005. But some believe this is unlikely to happen, as the number of people needing care is rising, while homes are closing faster than new ones are opening.

It's hardly surprising that many *Which?* readers wrote to us with sorry tales about the difficulty of finding care home places and their experiences of home closures. Florence Marr, 91 is just one. She had to wait nearly three months in a hospital bed before she found a place in a home (see 'Patience tested', opposite, for more of Florence's story).

WHAT WE FOUND

We made 70 phone calls to private care homes across Britain (see 'Our research', below). In all areas, at least seven of the ten homes we contacted were full, so the choices for anybody seeking care would have been severely limited. Of the 70 homes we contacted, only 15 were able to offer us a single room. In two other cases, we were told that the home could offer a space only if the resident was prepared to share a room.

Our research replicated what an ordinary consumer might do when trying to find a care home. Often, people are simply given a list of homes by their local authority, or have to choose a home by searching through *Yellow Pages*.

Lack of choice In both Brighton and Bristol, we had to make ten phone calls to find a care home with an available room. We didn't visit any of the homes, but there's no guarantee that any of those with vacancies would suit your budget or meet your needs. Care homes offer varying types of care, and provide different facilities, as well as sometimes charging vastly different fees.

Waiting lists Staff at one home told us that we might have to wait as long as two or three years before a room became available. However, in most cases, home owners were reluctant to tell us the likely length of wait, as this can be so unpredictable.

Explanations Several homes told us they weren't taking in any new residents because they were either closing down or changing ownership. This suggests the pressure on places could worsen in future, as residents of closing homes have to seek new accommodation.

Some homes had no spaces because they were changing the type of care they provided, for example to offer specialist care for people with dementia.

THE COST OF CARE

Your choice of home could be limited not only by the shortage of spaces, but also by what you, or your local authority, can

OUR RESEARCH

We made 70 phone calls to 10 randomly selected care homes in each of seven areas of the country: Brighton, Bristol, Coventry, Glasgow, Liverpool, Newcastle, and the Peak District.

Our researcher asked each home if they had a single room available for a female resident whose needs would be classified as low dependency. The numbers of homes with vacancies in each area are shown on the right.

We also asked for information about the price of the room, and collected brochures from the homes, and copies of their contracts with residents.

Finally, we asked the local authorities in each of the seven areas about their funding policies for older people in residential care.

The research took place during November 2002.

NUMBER OF HOMES OUT OF TEN WITH A VACANCY	
Coventry	3
Liverpool	3
Newcastle	3
Glasgow	2
Peak District	2
Brighton	1
Bristol	1

PHOTOGRAPHY TERRY MEALEY

What we found about care home shortages around the country

Why there's a shortage of care home places

The impact of rising care home fees

PATIENCE TESTED

Ken Marr spent three months trying to find a care home place for his mother, Florence, while she remained in a hospital bed that she didn't really need.

She should have left hospital sooner, but the family couldn't find a suitable care home straight away. Ken found that many homes on the list supplied by his local authority's social services department had closed down or changed use. Ken resents the time he wasted, trudging needlessly around homes that were completely unsuitable or no longer existed, and feels despondent that nobody he dealt with could provide him with up-to-date lists or relevant websites.

The delay was also partly caused by a difference of opinion between the family and the local authority's social services team about the type of care Florence needed.

Fortunately, all his searching finally yielded two possible homes, and a space became free in one. Florence is now happily settled there.

afford to pay. Care homes charge hundreds of pounds a week, so finding the funds can be a major issue.

Over 60 per cent of older people in residential care homes receive funding from their local authority to pay for their place, even though most care homes are privately owned. See 'Funding facts', right, for details of who is eligible for funding.

The funding gap Even if you do receive local authority funding, it won't always be enough to pay for the home of your choice. We found that local authorities often set maximum limits on how much they'll pay. This could mean a hugely restricted choice, depending on where you live.

We asked the 70 homes we contacted how much they charged for a single room, and asked the relevant local authorities about their funding policies. Across the country, more than 40 of the 70 homes quoted prices higher than the maximum level published by the local authority. In Brighton and Coventry, all the homes we spoke to charged more than the local authority level.

Finding the extra money Age Concern told us: 'It's not uncommon for us to be contacted by relatives who can't find a care home at the price their local authority is prepared to pay. More and more often, relatives are expected to make up the difference in price.'

This suggests that government guidelines aren't always being followed. These state that local authorities shouldn't routinely require third parties, such as relatives, to make up the difference between what the authority will pay and what the care home charges.

Clearly, it's not always possible for relatives to contribute to care home costs. Residents without this extra income can face a greatly reduced choice of homes, and may struggle to find any that they can afford in their own area.

Fortunately, some local authorities told us they could sometimes be flexible about how much they're willing to pay, so limits aren't always set in stone. But there are no guarantees that they would agree to fund the home of your choice.

Desperate measures In some areas, local authorities have hit the headlines for seeking dramatic alternatives to local residential care for older people. Kent County Council investigated and later shelved ideas to send people to care establishments in Belgium or

FUNDING FACTS

If your weekly income exceeds the cost of the care home, you have to pay the fees yourself. If not, the local authority will carry out a financial assessment to see whether you are eligible for help with funding.

If you have at least £19,000 in capital (including savings and the value of any property you own), you'll be expected to pay the full care home fee until your capital reduces to below £19,000.

If you have less than £19,000 in capital, the local authority will assess your ability to pay by looking at both your capital and income. Capital between £11,750 and £19,000 is converted into an assumed weekly income, so can reduce the amount of funding you'll receive.

▷

TURNED OUT TWICE

Two separate care home closures forced Audrey Davies (pictured, right, with her son Geoff) to move twice in two years. After a series of strokes, she moved into a home in Hove, near Geoff and his family. She was happy there but, just three months after moving in, she was given two months' notice that the home was going to close.

Geoff felt lucky when they found a second home. This one wasn't near the sea like the first, but it was comfortable. He could hardly believe it when he received a letter informing him that this home, too, would be closing. Both homes closed due to financial difficulties.

He was given just four weeks' notice of the second closure. 'This wasn't really long enough to find a new place,' he told us. 'Luckily, mum was paying for herself. I think it would have taken longer to find a new home if we'd been relying on funding from the local authority.' Audrey is now happily settled in a new nursing home.

France. Care homes in Kent were filled to capacity, in some cases with London residents whose local authorities could afford to pay higher fees, and whose own care homes were similarly crowded.

In another case, Isle of Wight Council faced the possibility of sending island residents to care homes on the mainland. A shortage of spaces continues, but fortunately it hasn't grown serious enough to warrant any transfers off the island.

Asking for more If you're paying for yourself, you might find you end up paying more than residents who are funded by their local authority. Six of the homes we contacted told us that fees would be higher if the resident was self-funding.

WHEN HOMES CLOSE

It's not just people looking for a care home for the first time who face problems. Finding new accommodation after a home closes can be a nightmare, as Geoff Davies found – see 'Turned out twice', above. Another reader told us that when his father-in-law's care home closed, three of the residents applied for the only vacancy in a nearby home. His father-in-law was the lucky one. The others faced a potentially lengthy search.

If you receive funding from your local authority, it's ultimately its responsibility to find you a new home if your own care home closes. This might save you some of the work, but doesn't necessarily mean it's an easy process.

Some of the organisations listed in 'More help and advice', opposite, can offer information and support if you're facing problems with home closures.

BEHIND THE PROBLEMS

There are several reasons for rising fees, home closures, and the resulting problems of finding a space.

Lack of funding The National Care Homes Association (NCHA), which represents care home owners, blames the shortage of care home spaces on the low fees paid by local authorities. It feels that local authority funding hasn't been enough to allow homes to keep running profitably.

Central government provides local authorities with money to spend on care for various groups, including older people, those with disabilities, and children. It's up to each authority how to divide the money between the different groups. So older people could potentially lose out if more money is spent on children, for example. The NCHA believes the money from government should be ring-fenced, forcing local authorities to pay the true cost of care for older people.

New standards New national minimum standards, established under the Care Standards Act 2000, can mean more financial pressures for home owners. They may have to pay to make costly alterations, such as installing lifts, increasing door widths, making rooms larger, or adding more single rooms. Banks can be

CLOSED DOORS

AP wrote to tell us about the upheaval to his mother's care when her nursing home, which was running at a loss, closed down. He was given just a month's notice of the closure, leaving little time to find alternative accommodation. He found a new home for her with only days to spare.

The home owners blamed the closure on the fact that they had to make costly improvements to accommodation in the home to comply with new care standards legislation. The National Care Standards Commission has since made it clear that it will be flexible about how it implements these new requirements.

Regardless of the reasons for the home's closure, AP is sad about the whole process, because it's left his mother very confused, and inevitably unsettled and unhappy.

PHOTOGRAPHY TOBY BROMLEY

reluctant to lend money for such improvements. Although they lead to better provision for those in the home, they could also mean there's room for fewer paying residents.

Selling up In many cases, home owners find they'll make more money if they sell to developers than if they keep their businesses running. Understandably, for home owners who are nearing their own retirement, closing the home can be the more attractive option. And, because of the problems of making ends meet, new care homes aren't opening at the same rate as existing ones are closing.

Increased funding is needed to ensure that homes can afford to stay open and provide high standards of care

STAFFING CONCERNS

Financial pressures on homes can have other implications, too. The NCHA told us that home owners often find they can't afford to pay their staff as much as they'd like, which can lead to problems with the calibre of carers they can attract. The law will soon require carers to receive more training, which should improve standards of care, but is likely to increase costs further.

FUTURE PROMISE?

The government has recently announced funding increases for local authorities, which could benefit the care home sector. The extra funding, to be implemented from April, will go to all English local authorities.

The NCHA welcomes the increase in funds, but is doubtful that it will be enough in the long term. It remains to be seen whether the money will help prevent homes from closing, or lead to increased care home provision where it's needed.

ALTERNATIVES TO CARE HOMES

With the continuing shortage of spaces, the prospect of finding a care home place in the future looks bleak for some. Fortunately, residential homes aren't the only option when living at home is proving tricky. Many older people carry on living in their own home with extra support. Sheltered housing is another possibility.

Before you make a decision about the type of care you need, consult your local authority's social services department or your GP. A social worker can then assess whether you need some form of care, and should advise you about what sort of support is on offer. The type of help varies greatly from area to area. Examples include home help and meals delivered to your home. Depending on your financial situation, the local authority may be able to assist you with the costs.

MORE HELP AND ADVICE

The organisations below can all offer more information about choosing suitable care, or provide advice about what to do if something goes wrong. See 'Contacts', p58, for details.

AGE CONCERN

Age Concern publishes a range of factsheets about issues facing older people, including how to choose and pay for residential care homes (factsheets 29, 39 and 40) and how to find help at home (factsheet 6). It also runs an information line.

HELP THE AGED

Help the Aged publishes various information sheets about issues facing older people, including how to find and fund residential care, and how local authority funding for care works.

COUNSEL AND CARE

This organisation provides advice and information for vulnerable older people and their families, including factsheets about finding homes.

ELDERLY ACCOMMODATION COUNSEL

Offers a database of accommodation and care for older people, with advice about choosing and financing care.

RELATIVES AND RESIDENTS ASSOCIATION

Provides advice on all aspects of finding a care home.

BETTERCARING

A website that provides a database of care homes that can be searched by area.

NATIONAL CARE STANDARDS COMMISSION

This public body inspects care homes. Reports of the inspections are available to the public.

OUR VERDICT

Local authorities in many areas aren't providing enough funding to meet the fees charged by care homes for older people. This makes it hard for many older people to find an affordable home.

This lack of local authority funding, together with other pressures on care homes, means that some homes can't afford to stay open, resulting in a shortage of care home spaces and even less choice for older people in need of care.

The care provided is also suffering, as many home owners can't afford to recruit enough good staff.

There have been some welcome recent developments to ensure higher standards in care homes, both in terms of facilities and training of staff. But these require even more money to implement.

The recently announced increases in funding for local authorities should go some way to improve the financing of care homes, and may allow more homes to stay in business. However, further funding increases will be needed in future to pay for the higher standards of care, staffing and accommodation that are required by law.

Unwarranted profit

If a salesperson tries to sell you a warranty, just say no. They're usually too expensive, generally go unused, and you'll probably get a better deal elsewhere

The extended-warranty rip-off costs customers in the UK around £800 million a year. *Which?* has long campaigned for recognition that people are being charged over the odds. And now the Office of Fair Trading (OFT) has reported its own concerns about the industry to the Competition Commission, which is due to publish its conclusions this summer. Hopefully, it will take action to reduce the cost of warranties.

So it's a good time for an everything-you-always-wanted-to-know-but-were-afraid-to-ask summary. Below, we expose the truth behind the sales tactics. Opposite, we make the case against extended warranties. And, on p16, we find the cheapest way to buy cover.

PART ONE: DODGY SALES TACTICS

Few people plan to buy a warranty when they go shopping. So, to sell them, salespeople often have to resort to a selection of preplanned and well-rehearsed sales tactics.

THE HARD SELL

One salesperson, who wished to remain nameless, told us that, in the large electrical store where he works, 'sometimes, the pressure to sell extended warranties is intolerable. We face disciplinary action if our targets are not achieved. If the shop as a whole doesn't reach its target, the manager has to account for the shortfall to his or her superiors.'

It's psychological warfare. Some retailers even stamp 'customer has declined warranty' on the receipt, which you must then sign, as a last ditch attempt to scare you into changing your mind.

Here's a list of common sales lines, based largely on the experiences of our anonymous *Which?* shoppers, who buy hundreds of electrical items a year.

'IT'S BOUND TO BREAK'

It breaks the salesperson's heart, but they just don't make 'em like they used to. A Miller Brothers salesperson told one of our shoppers that modern washing machines 'just aren't built to the standards they used to be. Today's quality is very poor.' In fact, *Which?* research shows that washing machines are more reliable now than ever before.

Similarly, at Comet, they were told that 'the life span of dishwashers, washing machines and tumble driers is about three to four years.' Actually, our research shows that even the least reliable of these items – washing machines – require repair in only 17 per cent of cases in the first five years.

'REPAIRS COST A FORTUNE'

Repairs – including those made by some warranty-flogging retailers – can indeed be expensive. But it needn't always be the case.

While buying a Hotpoint dishwasher from Powerhouse, one of our shoppers was warned that, after the one-year guarantee, 'there's a horrendous £80 call-out charge.' Hotpoint does charge £85 for repairs, but that's all – there's no extra charge for labour or parts in the first five years. So, if Hotpoint did fix the dishwasher during the period covered, it would still be £54 cheaper than Powerhouse's £139 extended warranty.

'We only sell the best, madam – but it will break the minute you leave'

'MANUFACTURERS' COVER IS MORE EXPENSIVE'

Sounds credible, this one, but it's not necessarily true. One of our shoppers, buying a washing machine in Miller Brothers, was told that 'manufacturers charge about £95 a year (for a warranty) as a rule.' Actually, the washing machine came with a five-year parts guarantee, and the manufacturer's cover starts from £69 a year.

Dixons played a similar trick on *Which?* member Ben Paolozzi. When he bought his Samsung laptop, he was told that the manufacturer didn't offer an extended warranty. So he bought a £400 five-year warranty from Dixons, only to find later that Samsung offers a four-year warranty for £129.

'IT HARDLY COSTS A THING'

Calculator's out – a favourite of desperate salespeople everywhere, this. Amazingly, if you divide a big number by another big number, you get a small number.

As one Comet salesman told us, a £175 extended warranty could cost only 60p a week – 'less than a daily newspaper,' apparently.

'ARE YOU SURE?'

Saying no does little to deter pushy sales staff. *Which?* member Ian Nicholson couldn't believe it when an assistant in Currys asked him to stay put while he called over the store manager. Ian then had to stand there while the terrible truth was confirmed – he would have no warranty cover for his fridge-freezer after the manufacturer's one-year guarantee ran out.

Even if you do escape without an extended warranty, you could still be bombarded with follow-up letters. So don't give them your address – they have no right to it.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION ANNE BOBERG

How to spot the sales tactics

Why not to buy extended warranties

How to reduce the cost of cover

PART TWO: REASONS NOT TO BUY COVER

We think most extended warranties are simply a waste of money. Here's why.

THEY'RE OVERPRICED

Companies seem to benefit far more from selling extended warranties than people do from owning them. The OFT has strong suspicions about the 'considerable profit' companies appear to make from them.

They're usually sold for three- or five-year periods. Five years' cover from a high-street retailer typically costs between a third and a half of the cost of the item covered. And it's not unknown for an extended warranty to cost almost as much as the product itself.

Paying through a retailer's finance scheme can increase costs. For example, a £199 four-year extension to the manufacturer's warranty on a £550 washer-drier, paid over three years at the typical interest rate, could cost more than £300.

THEY OFTEN GO UNUSED

Think of extended warranties as a gamble, where the odds are stacked against you. Household electrical items are so unlikely to break down in the first few years that you probably won't need to make a claim. The table (above, right) shows the 'odds' for eight types of appliance – the percentage chance that they will break down within the typical warranty periods.

Today's products are fairly reliable; 20 years or so ago, nearly two thirds of washing machines needed repair within four years, compared with just under a fifth within five years now.

Some products, such as fridges, are now so reliable that we've stopped surveying their reliability. Even the least reliable appliances – washer-driers – require repair in the first five years in only 25 per cent of cases.

INDEPENDENT REPAIRERS CAN BE BETTER

OFT research shows that paying for repairs as and when you need them is normally cheaper than an extended warranty. It found that the average washing machine repair costs £51, and the average TV repair £47. And only half of the repairers surveyed charged a call-out fee (on average, £25). All told, that's much less than most extended warranties cost.

It also found that people were as happy with the work carried out by independent repairers as they were with work carried out through warranty providers.

YOU MAY BE COVERED ANYWAY

Most appliances come with a one-year warranty. And there are some manufacturers which provide extended cover for free. For example, Dyson products come with a two-year warranty.

The same goes for some retailers. John Lewis, for example, provides a year's free cover with large appliances, in addition to the one-year manufacturer's warranty. Debenhams does the same for products costing more than £100 from its media and entertainment department. Both provide four years' extra cover with widescreen TVs. Another example is Asda: it gives customers a free three-year warranty with most of its electrical products.

Some credit card issuers, such as Barclaycard, will extend the manufacturer's guarantee by a year if you pay by card and register the items with them.

What's more, many of the additional perks and extras offered with some extended warranties – such as theft, accidental damage, and frozen-food-loss cover – will often already be included in your house contents insurance.

When *Which?* member Jane Rose bought a Sony computer monitor from PC World, she was told that an extended warranty was vital, because the manufacturer's guarantee ran out after one year. She later discovered that the Sony guarantee actually lasted three years. PC World told her that, unlike its own, the Sony warranty did not include accidental damage cover – but this was already covered under her household insurance.

YOU HAVE LEGAL RIGHTS

If a product is faulty, you may have a claim against the retailer. Under the Sale of Goods Act, you're usually entitled to a full refund within the first few weeks. After this, you're entitled to compensation, usually the cost of repair, for a 'reasonable' amount of time.

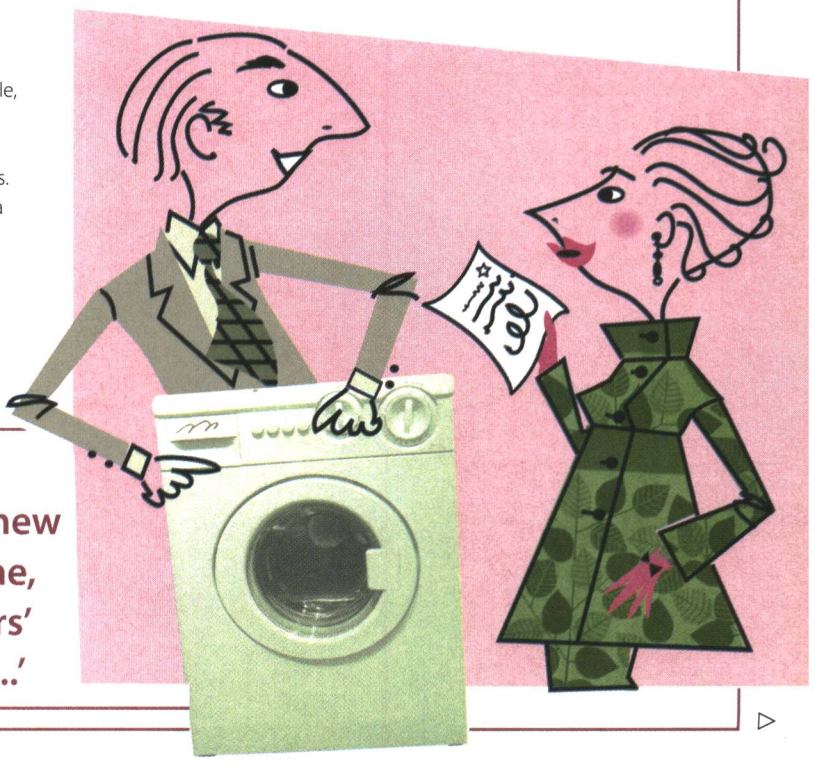
Exactly how much time is 'reasonable' varies. For example, you would expect an expensive TV to last a lot longer than a £10 kettle. In some cases, you could be entitled to claim compensation as much as six years after you bought the item.

EXTENDED WARRANTIES

APPLIANCE	PROBABILITY OF A CLAIM: Chance of claiming on a three-year warranty (%)	Chance of claiming on a five-year warranty (%)
Washer-driers	15	25
Washing machines	12	17
Dishwashers	10	14
Tumble driers	8	11
VCRs	6	10
Widescreen TVs	6	see[1]
Standard TVs	6	9
DVD players	3	see[1]

1 Not enough data is available on five-year-old machines

Extended warranties usually cover a three- or five-year period. But there's little chance of a new appliance breaking down in that length of time. This table shows the probability that you'll need to make a claim within the first three or five years.



'...and for the same price as a new washing machine, you get five years' extended cover...'

Have you got a comment or a question about warranties? If so, post your questions on our website at **www.which.co.uk/whichextra**. Post your questions by 12 February. We'll reply on the site on 21 February.

PART THREE: HOW TO BUY A CHEAPER WARRANTY

Of course, extended warranties will always appeal to nature's worriers. If you do want to buy one, at least resist buying cover on the spot. Retailers, manufacturers and insurance companies all sell extended warranties, as do a few banks and utility companies. A quick ring round could save you hundreds of pounds.

SINGLE-APPLIANCE EXTENDED WARRANTIES

There are two types of extended warranty: single appliance and multi appliance. Single-appliance extended warranties pay for necessary repairs to one product, or, if the repairs are impossible or too expensive, they replace the product or give you a refund.

Single-appliance policies are either variable cost or fixed cost. Variable-cost policies charge different amounts, depending on the appliance covered. Fixed-cost ones charge the same price irrespective of the appliance covered. If you're covering a relatively cheap appliance – say, a £100 washing machine – it might be best to avoid fixed-cost policies.

CHOOSING A POLICY

There are substantial differences between policies – especially in their price. We surveyed the biggest warranty providers to see how much they charged to cover a £260 Hotpoint washing machine and a £1,150 32in Sony television.

The differences were startling. For example, John Lewis and Debenhams offered five years' free cover on widescreen TVs, whereas Currys and Dixons charged around £300. And the equivalent cover for a £260 washing machine ranged between £105 (from John Lewis) and £210 (from Powerhouse). We found that John Lewis's extended warranties were consistently the cheapest for both the three- and five-year warranties.

There are also differences in what the policies offer. For example, some companies, such as Dixons, offer one year's free theft and accidental damage insurance, whereas others do not. And some companies provide only a partial refund if the product can't be repaired – the amount you receive depends on the product's age.

Another difference is the start date of the cover. Most companies require you to take out the policy within one year of the purchase date. But some providers, such as Domestic & General, provide cover for much older products.

However, the core offering – protection in case of a breakdown – does not vary. Indeed, even companies charging very different rates sometimes contract out work to the same repairers.

FIVE YEARS' COVER FOR £260 WASHING MACHINE

Powerhouse Extracare	£210
John Lewis Service Plan	£105
Saving	£105

Which? member Joan Hutchinson insured her washing machine with Domestic & General. When the engineer turned up to fix it, he informed her that the manufacturer, Merloni, would insure it for £21 less. He should know, because his company carries out repair work for both Domestic & General and Merloni.

Similarly, Evelyn Newell paid Powerhouse £200 for a five-year warranty on her Dyson washing machine, only to discover that Dyson itself charged only £174 for the same cover. She later found that Powerhouse merely arrange for Dyson engineers to attend when there is a problem.

Even if you do sign on the spot, most extended warranties come with a short cooling-off period, usually 14 days. So if you find cheaper cover elsewhere, you can cancel your original contract.

MULTI-APPLIANCE POLICIES

Multi-appliance policies cover several products at once. Some cover certain types of appliance, such as kitchen or audiovisual equipment. Others cover all the electrical items in your house.

Again, there are two basic types, variable cost and fixed cost. For multi-appliance policies, the variable cost can take into account the number, type, cost and age of items. A fixed-cost policy is likely to work out cheaper if you want to insure lots of expensive appliances.

FIVE YEARS' COVER FOR £1,150 TV

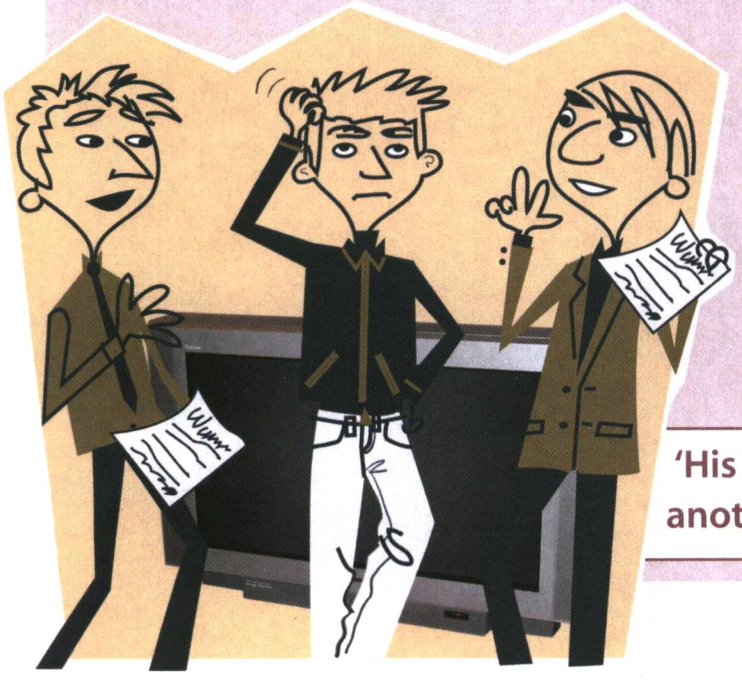
Dixons Coverplan	£309
John Lewis Service Plan	Free
Saving	£309

If you buy warranties regularly, you might be better off with a multi-appliance policy. However, the most suitable policy depends on your circumstances. For example, if you want to insure several relatively expensive appliances, you're probably better off with a policy which mainly takes account of the number of items, rather than their cost. And, as with single-product policies, the cost varies massively between providers – so make sure you shop around carefully before buying.

PAY MONTHLY

Pay-monthly extended warranties sound cheap when you only see the monthly cost but they can work out expensive.

For example, British Gas charges £6 a month for five years' washing machine cover. The first year's cover is provided by the manufacturer's guarantee. This means that, effectively, you're paying £288 for four years' cover – enough money to buy yourself a brand new washing machine if yours breaks.



'His warranty may be free, sir, but paying another £300 gives so much peace of mind'

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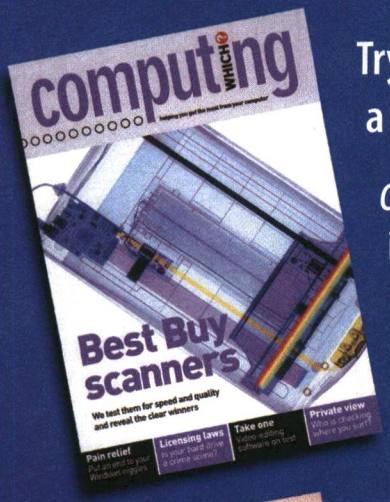

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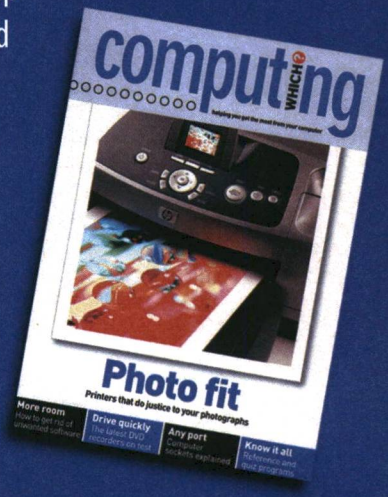

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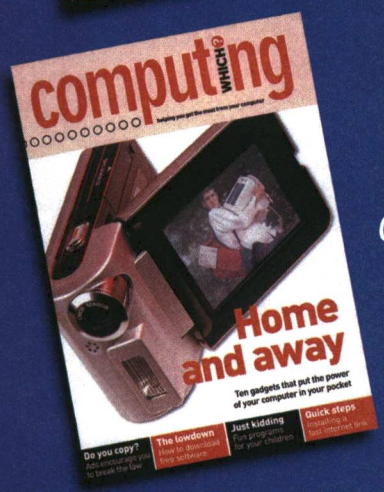

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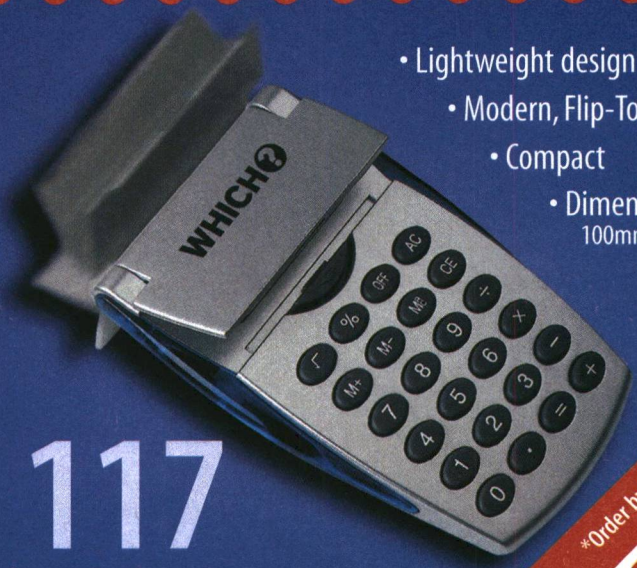

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KNIVES TOP TO BOTTOM (Best Buys numbered in red): 1 Victorinox, 2 Rockingham Forge Old Frontier, 3 Kitchen Devils Synergy, 4 Le Creuset Sabatier, 5 Stellar Sabatier Virtu, 6 Wüsthof Dreizack Culinar, 7 Fissler Magic, 8 Furi, 9 Richardson Sheffield Laser Element, 10 Henckels Twin Select, 11 Jonelle, 12 Taylor's Eye Witness Sheffield Choice, 13 Richardson Sheffield Evolution, 14 Taylor's Eye Witness Gourmet's Choice, 15 Kitchen Devils cook's knife, 16 Global G-2, 17 Richardson Sheffield Balance, 18 Prestige Cook's Complement, 19 Satake No Vac, 20 Richardson Sheffield Fusion Forever Sharp

The cutting edge

We took to the kitchen and the lab with this line-up of knives, and found there's no need to spend a fortune to get one that really cuts the mustard

Do your attempts to prepare food like your favourite TV chef end up more like hack and saw than slice and dice? If so, a sharp new knife could be your saviour. But which one to choose? Looking at the 20 knives on the left, it's hard to tell which will help you chop like a professional. The stylish stainless steel ones? The one with the strange holes, or the dimpled handle? Or will a good old-fashioned, no-nonsense model do the trick? To find out, we sent them to a lab to measure how well they cut, and also asked some keen cooks to try them out (see 'How we tested', below).

If you use prices to guide you, you could make an expensive mistake. Our favourite knife costs just £15. It has a more comfortable handle, and did better in our cutting tests than ones costing nearly £70.

All the knives we looked at have blades around 20cm (8 inches) long. They're known as cook's or chef's knives, and are designed for a range of food preparation tasks. Testers found them easier to use when chopping herbs and slicing tomatoes or cucumber than when they cut meat or cubed swede. However, they thought all but two were suitable as multipurpose knives. See p20 for full details and ratings.

CHOOSING YOUR KNIFE

A good independent cook shop will let you try a knife before you buy. Hold it and ask yourself a series of questions.

- Is the knife the right weight and length? Many of the expensive knives we tested were heavy, and it's easy to equate weight with quality. However, our testers found that heavy knives with thick blades were trickier to use than lighter ones when cutting hard foods. Most cook's knives come with either a 15cm or a 20 cm blade, so choose the length to suit you.
- Is the knife well balanced, or does the blade or handle drag your hand down? Fighting against gravity with a poorly balanced knife could be tiring.
- Is the handle comfortable? Check that it's the right length and consider whether trendy styling details might make your hand sore. Wholly stainless steel knives can be attractive, but our users found they tended to be harder to grip with wet hands than the other knives we tested.
- Finally, consider choosing a knife with a blade guard on the handle or a bolster on the blade. These help to stop your fingers slipping forward as you chop.

Victoria Pearson finds knives that are a cut above

KNIVES OF STEEL

All the knives we tested were plain-edged, rather than serrated, and most were made from hi-carbon stainless steel. This resists corrosion well, while maintaining a reasonably sharp edge. Knives forged from a single piece of metal tend to be more expensive, but we found no evidence that they cut more successfully or were any easier to use. And they tended to be heavier than the other knives we tested.

KEEP THEM KEEN

Our lab tests found some considerable differences between the sharpness of brand new knives. The worst was the Fissler Magic (£39), which required more than twice as much cutting effort as the Kitchen Devils' Synergy (£13).

Most plain-edged knives need sharpening to maintain a safe, sharp cutting edge. The secret is to sharpen little and often. Draw the knife along a sharpening steel a few times, at no more than a 20 degree angle, then wash it before using. This helps the knife last longer than if you let it go blunt and have to give it an entirely new edge. Follow these tips to make sure your knife stays as sharp as possible:

- Store your knives in a wallet, a knife block, or on a wall-mounted magnetic strip, rather than in a tray or drawer where they can bang together and damage each other.
- Avoid glass, ceramic or metal chopping boards. They're hygienic, but they'll blunt your knife more quickly.
- Don't use cook's or chef's knives to cut bone. The steel is not designed for this, and the blade will be damaged.
- Don't wash knives in a dishwasher. Some of the knives we looked at said they were dishwasher-safe, but the instructions recommend that you remove and dry the knife straight after the wash cycle – far more hassle than simply washing and drying by hand. Over time, dishwashers can tarnish steel, and all that clattering around can blunt knives' edges more easily.

WIN A BEST BUY KNIFE

We've got 20 Best Buy Victorinox chef's knives to give away in our easy-to-enter competition

For details of the knife, see p20
For competition details, see p58 or visit www.which.co.uk/whichextra

HOW WE TESTED

In the lab we measured the effort required to cut with the new knives.

We then checked to see how easily they became blunt, by measuring the cutting effort after we'd used them to cut across a glass surface 100 times. Glass is a very harsh cutting surface.

Two experts assessed the effort it took to cut raw meat, swede, cheese and tomatoes, and the smoothness and consistency of the cuts.

Each knife was also used by eight men and eight women for a range of cutting tasks. They cubed a swede, cut raw meat, chopped herbs, and sliced cucumber and tomatoes. They rated how easy the knives were to grip and use, the comfort of the handle, sharpness of the blade and their suitability as a multi-purpose knife.

Four people with gripping difficulties, mostly caused by arthritis and RSI, also tried each knife and told us how easy they found it to use.

▷

PHOTOGRAPHY JAMES DUNCAN, STUDIO XX1

BEST BUYS These four knives survived our testing and got a thumbs up from our users

VICTORINOX 19cm CHEF'S KNIFE £15

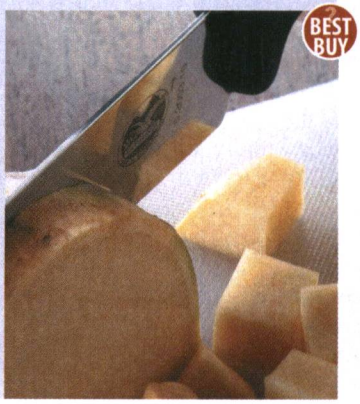
Romping home with the highest total test score, this knife was a favourite with our users. Most said they would consider buying it, and they thought it was the most suitable of all the knives for multi-purpose use.

It excelled in the cutting tests, and users thought it was the sharpest knife they tried. They found it very easy to control when cutting herbs, tomatoes, cucumber and raw meat.

It was also one of their favourites when cubing swede, no doubt helped by its relatively light weight. Some of the heavier knives make cutting hard food difficult. Testers found this one light, without being too light, and very well balanced. They thought its Fibrox (ceramic) handle was the most comfortable on test, and it offered a very secure grip with wet hands. Users with poor grip also found this knife easy and comfortable to use.

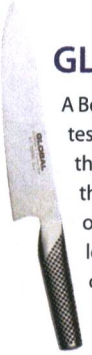
It wasn't the easiest knife to cut with at the beginning of our lab test, but it managed to resist our attempts to blunt it. By the end of the blunting tests, it was one of the easiest to use.

If you want an inexpensive, good quality knife, this is a good choice. It's available from John Lewis, Selfridges, Fenwicks, independent shops and www.giltsharp.co.uk.



Weight 115g
Cutting effort when new ☆
Cutting effort after use ★
Handle comfort ★
Cutting tests ★
As a multi-purpose knife ★
TOTAL TEST SCORE 90%

GLOBAL G-2 20cm CHEF'S KNIFE £49

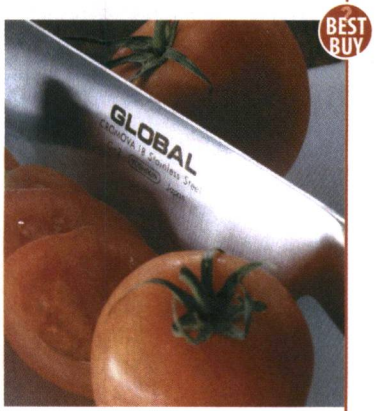


A Best Buy the last time we tested chef's knives, in 1995, this is still a good choice for those wanting to splash out on an expensive and good-looking knife. As one tester commented: 'You would need a stainless [steel] kitchen and range cooker to look convincing with this knife!' Our female testers were particularly impressed with it.

It's fairly light and very well balanced. Users found it very easy to control, especially when they were chopping herbs and slicing cucumber and tomatoes. It started as one of the easiest to cut with, and was still easy to use after our blunting tests.

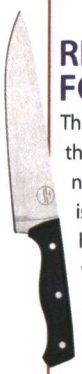
The stainless steel dimpled handle proved the main let-down. Our users found it too short and narrow, so less comfortable than most of the other knives they tried. Fortunately, the handle wasn't a problem for our testers with gripping difficulties. They told us it was more comfortable than average.

Another potential problem is that the bottom of the blade curves back slightly towards the handle, so you could catch your fingers on it. It could benefit from a protective bolster on the blade or a handle guard. It's available from John Lewis, House of Fraser, independent shops and www.hantscook.co.uk.



Weight 160g
Cutting effort when new ★
Cutting effort after use ☆
Handle comfort ○
Cutting tests ★
As a multi-purpose knife ☆
TOTAL TEST SCORE 84%

RICHARDSON SHEFFIELD FUSION FOREVER SHARP 20cm COOK'S KNIFE £15

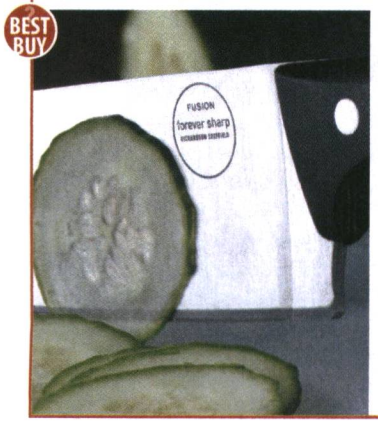


This knife is the only one we tested that the manufacturer claims never needs sharpening. The cutting edge is coated with tungsten carbide, to help prevent blunting. The coating will be damaged if you try to sharpen it. Fortunately, we found it stayed sharp without any help.

The manufacturer recommends that you don't use this knife on glass or ceramic surfaces as they can damage the blade. However, we found it was one of the easiest knives to cut with after our blunting tests, which involved repeated cutting on a glass surface. So it should certainly hold up well under more gentle everyday use.

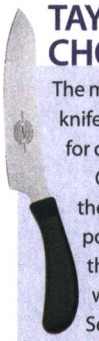
Our users, most of whom would consider buying this knife, found it was sharp, well balanced and worked well as a multi-purpose knife. It was very easy to control when slicing tomatoes, but less so when cutting swede or raw meat.

The undulating, riveted plastic handle went down well with the users. They liked the material and felt it offered a very good grip with wet hands. However, the handle was the shortest on test, and the hard edges at either end troubled some people, including those with poor grip. It's available from House of Fraser, Boots, Allders and John Lewis.



Weight 150g
Cutting effort when new ★
Cutting effort after use ★
Handle comfort ☆
Cutting tests ☆
As a multi-purpose knife ☆
TOTAL TEST SCORE 84%

TAYLOR'S EYE WITNESS SHEFFIELD CHOICE 7" COOK'S KNIFE £12

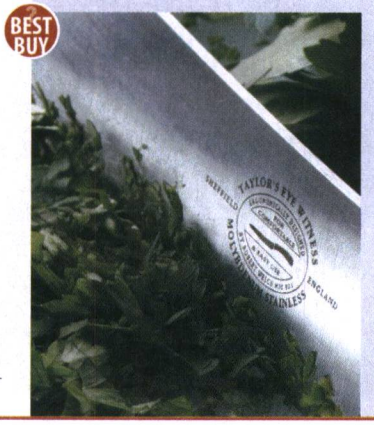


The manufacturer claims this knife is 'ergonomically designed for comfortable and easy use'.

Our users tended to agree: the knife elicited many positive comments from them, and most said they would consider buying it. Several told us they felt 'comfortable' and 'confident' when they were using the knife, and they seemed particularly struck by the curved blade, which made chopping herbs easy. They also liked the sharpness of the blade, and found the knife light, very well balanced and easy to control.

The unusual zig-zag plastic handle is comfortable to hold, and some of our testers felt it made cutting easier. Others were less certain. Some users, including some of those with gripping difficulties, thought the knife was tricky to use when cutting slippery food like raw meat, especially if they used it with wet hands.

Finally, for those with an eye on the environment, the packaging reminds us that the main components of this knife can be recycled. It's available from Lakeland shops and www.lakeland.co.uk.



Weight 120g
Cutting effort when new ★
Cutting effort after use ☆
Handle comfort ☆
Cutting tests ★
As a multi-purpose knife ☆
TOTAL TEST SCORE 83%

THE BEST OF THE REST

These knives all work well for multiple tasks. The Wüsthof Dreizack nearly made it as a Best Buy, with a total test score of 83%, but it costs more than four times as much as the Best Buy Taylor's Eye Witness knife, which received the same score. The John Lewis own-brand Jonelle knife also scores highly and is a good, cheap option if you can't find one of our Best Buys.

WÜSTHOF DREIZACK CULINAR 20cm COOK'S KNIFE £67

One of the heaviest and most expensive knives on test, this found favour with our testers for its 'stylish' good looks. But it was so substantial that it left some users overawed: 'A Ferrari when all I want is a Smart car,' as one put it. Several people, including those with poor grip, found it too heavy and unwieldy.

It was sharp and easy to control in most of the cutting tests. However, the heaviness and width of the blade made it more difficult to cut swede than other foods. The metal handle was a bit long for some users, but overall they found it comfortable and well shaped. It's available from John Lewis, House of Fraser, independent cookshops and www.cookcraft.com.

Weight 275g
Cutting effort when new ★
Cutting effort after use ★
Handle comfort ☆
Cutting tests ☆
As a multi-purpose knife ○
TOTAL TEST SCORE 83%

JONELLE 20cm COOK'S KNIFE £16

Most users said they would consider buying this, perhaps because they found it, in the words of one user, 'the kind of traditional knife my grandmother would have and swear by.' It was one of the easiest knives to cut with when new, and users found it light, sharp and very well-balanced. They thought it was good for multi-purpose use, and especially easy to use when chopping herbs and slicing cucumber.

Several users thought that the blade was too long, but this didn't seem to make it harder to control. The black plastic riveted handle was a good length for men, but too long for our female testers. Most people also found it too narrow. This knife is available only from John Lewis.

Weight 150g
Cutting effort when new ★
Cutting effort after use ☆
Handle comfort ☆
Cutting tests ☆
As a multi-purpose knife ☆
TOTAL TEST SCORE 82%

KITCHEN DEVILS SYNERGY 21cm COOK'S KNIFE £13

This was the easiest knife to cut with when new, and remained easy after use on the glass cutting surface. Users found it sharp, light, well balanced and easy to control.

The handle was short but comfortable, and the Santoprene (synthetic rubber) material offered a secure grip for wet hands.

Users with a poor grip liked the weight of this knife, but they all found the blade too long. It's available from Safeway and independent shops.

Weight 145g
Cutting effort when new ★
Cutting effort after use ☆
Handle comfort ☆
Cutting tests ☆
As a multi-purpose knife ○
TOTAL TEST SCORE 79%

SATAKE NO VAC 17cm COOK'S KNIFE £23

Perhaps the most unusual looking knife on test, this has holes and a ridge on the blade to encourage sliced food to fall away easily. Users found it easy to control and some felt the holes made cutting easier. Others thought they would make it hard to clean.

It's one of the lightest knives we tested, so it went down well with users with poor grip. Men found the blade and handle too short. It's available from John Lewis.

Weight 105g
Cutting effort when new ☆
Cutting effort after use ☆
Handle comfort ☆
Cutting tests ☆
As a multi-purpose knife ☆
TOTAL TEST SCORE 75%

STELLAR SABATIER VIRTU 20cm COOK'S KNIFE *£30*

Stylish and substantial, this knife's looks impressed our female testers. Once it was in their hands, though, some people, especially those with poor grip, found it large and heavy. It weighs almost three times as much as two of the other knives. This made cutting swede and cheese difficult. Two people felt that it chopped herbs well but, as one noted: 'It's too extravagant a purchase for this task alone'.

The short handle, which curves to separate the index from other fingers, was too wide, poorly shaped and could be slippery when wet.

It resisted blunting well, which is a good thing as it didn't come with any care or use instructions. It's available from independent kitchen stores.

Weight 300g
Cutting effort when new ☆
Cutting effort after use ☆
Handle comfort ○
Cutting tests ☆
As a multi-purpose knife ○
TOTAL TEST SCORE 74%

KEY
★ best
☆
○
◒
● worst

TOTAL TEST SCORE

This score ignores price and is based on:

Cutting effort when new	25%
Cutting effort after 100 uses	20%
Lab-based cutting assessment	15%
Users' ease of use rating	25%
Users' cutting rating	10%
Suitability as a multi-purpose knife	5%

ALSO TESTED

Richardson Sheffield Evolution
20cm cook's knife £29
Easy to use, but the stylish handle – though comfortable – proved more difficult to grip with wet hands.
TOTAL TEST SCORE 73%

Taylor's Eye Witness 19cm Gourmet's Choice chef's knife £16.50
A good, inexpensive multi-purpose knife, but its comfortable steel handle provided the worst grip for wet hands.
TOTAL TEST SCORE 70%

Henckels Twin Select
20cm cook's knife *£69*
Men liked this 'professional' knife, which was heavy, attractive and comfortable. Women tended to feel overwhelmed by its size.
TOTAL TEST SCORE 70%

Richardson Sheffield Balance
20cm cook's knife £22
Users felt this was a poor multi-purpose knife. Its unusual handle made hands sore.
TOTAL TEST SCORE 66%

Le Creuset Sabatier 20cm
20cm cook's knife *£43*
This was easy to control, but women found it too large, and it was too heavy and unbalanced for users with a poor grip.
TOTAL TEST SCORE 63%

Furi 20cm cook's knife *£43*
A poor multi-purpose knife, its handle was harder than most to grip with wet hands.
TOTAL TEST SCORE 61%

Rockingham Forge Old Frontier
20cm chef's knife *£20*
This cut meat very well, but the angular wooden handle made our users' hands sore.
TOTAL TEST SCORE 61%

Fissler Magic 20cm chef's knife *£39*
Heavy and the most difficult to cut with when new. Users with poor grip didn't like it.
TOTAL TEST SCORE 59%

Prestige Cook's Complement
8" chef's knife £8
This was easy to control, but had a short handle and was poorly balanced. It was the least favourite knife for our testers with gripping difficulties.
TOTAL TEST SCORE 57%

Kitchen Devils cook's knife £8.50
Testers with poor grip liked this because it was light and had a comfortable handle. It received average scores in the cutting tests.
TOTAL TEST SCORE 57%

Richardson Sheffield Laser Element
20cm cook's knife £20
This was more difficult to cut with than the others, and users with gripping difficulties found it hard to use.
TOTAL TEST SCORE 54%

Prices are the cheapest high-street price or the manufacturer's guide price (*in italics*).

Are manufacturers cashing in on parental concern or are products formulated for children for genuine health reasons?

Kidology

Children's products are designed to appeal to the most basic instincts in both parents and children. The words 'specially formulated for children' tap straight into every parent's desire to do what's best for their offspring, while colourful, cartoon-covered packaging holds an obvious allure for kids. Yet how many of us really know whether children need separate toothpaste or sunscreen? We've looked at how children's products differ from those used by adults – and found that not all do.

VITAMIN SUPPLEMENTS

Do children need vitamin tablets?

It depends on your child's age and diet. The Food Standards Agency recommends that children aged between six months and five years old take Department of Health drops, containing vitamins A, C and D. However, it also says that children who eat a well-balanced diet might not need them.

Too much of anything can be a bad thing – even if it's only vitamin supplements
Bassett's
Sanatogen
KIDS A to Z
For healthy growth and development
HALIBORANGE
DHA CONCENTRATION + VITAMINS

For children younger than one year old, there are specific guidelines (see 'Vitamin guidelines', opposite).

Our advice is to discuss the matter with your GP or health visitor.

What about older children?

Children over five who have a balanced diet don't need vitamin supplements. For others, there are plenty of supplements in the shops for children 'over three'. But, in fact, it's impossible for one product to suit a broad range of ages. This is because the amount of a vitamin or mineral required each day, the reference nutrient intake (RNI), varies according to age.

So, instead of using the RNI, some manufacturers default to the recommended daily allowance (RDA). This is the amount of a vitamin or mineral required by adult men – nearly always more than a child needs.

Giving children vitamin supplements can't do any harm, though, can it?

Over time, some vitamins can accumulate and cause health problems. An excessive build-up of vitamin A, for instance, can cause double vision and headaches.

Bassett's: making vitamins fun or making packaging confusing?

We've found three children's vitamin supplements, by Bassett's, Haliborange and Sanatogen (pictured, left), which contain the RDA of vitamin A. This is twice as much as the RNI for children aged between three and six. It isn't clear whether this amount of vitamin A could build up to harmful levels. But there's no evidence to suggest any benefit from including more than the RNI, either.

If I'd still like to give my children a vitamin supplement, how can I tell which is suitable?

Children between one and five should take the Department of Health drops. For older children, check the amounts on the label, especially for vitamin A (see 'Vitamin guidelines', opposite). If you see '100 per cent RDA', that's usually more than recommended for children. You should also ask your doctor for advice.

PHOTOGRAPHY STUDIO XX1 ILLUSTRATION SEAN SIMS

Some kids' products aren't well formulated

But others offer genuine benefits

Be careful with vitamins and toothpaste

TOOTHPASTE

Do children need specially formulated toothpaste?

Children aged six or under should use toothpaste containing no more than 600 parts per million (ppm) fluoride. This is to reduce the risk of dental fluorosis, the mottling of tooth enamel caused by consuming too much fluoride when teeth are developing. The main exception is for children with a high risk of tooth decay, who should use toothpaste containing at least 1,000ppm of fluoride.

Young children often increase the risk of fluorosis by swallowing toothpaste, so using low-fluoride children's toothpaste and supervising brushing should help.

Children aged seven or over should use adult toothpaste, though you should always check with your dentist.

But my ordinary toothpaste gives instructions for use by children aged seven or under...

Using children's toothpaste until the age of seven is the best way to minimise the risk of fluorosis. However, standard adult toothpaste is safe as long as no more than a pea-sized amount is used, under adult supervision, and rinsed away thoroughly.

Does it matter which children's brand I buy?

The brand shouldn't matter, as long as it contains no more than 600ppm of fluoride – but we found two children's pastes that exceed this limit.

Aquafresh TopTeeth Fruity Mint, which says it's 'for that in-between stage' when kids have both milk and adult teeth, contains 1,350ppm of fluoride. And Colgate's Tweety Fluoride Toothpaste for Kids contains 1,100ppm of fluoride. Only parents with keen eyesight and a working knowledge of foreign languages will spot the tiny French and German notes on the Colgate tube, which specify that it's suitable for children 'from six years'. We think that both these products should clearly state – and in English – that they're most suitable for kids over six.

Kids' toothpastes with adult fluoride levels

Why are some children's pastes more expensive than standard ones?

The main reason is economy of scale – more adult toothpaste is sold than children's, so it's cheaper. However, it's hard to justify the difference in price between Aquafresh TopTeeth Fruity Mint and its adult equivalent. Their ingredients are identical except for an additional flavouring in the children's paste, yet the children's version is 80p more expensive for 100ml.

SUNCARE

What are the best ways to protect children from the sun?

Most of us receive 80 per cent of our lifetime's exposure to the sun by the time we're 18. To protect children from the sun, keep them in the shade between 10am and 2pm, make sure they wear hats and T-shirts, and regularly apply a sunscreen of at least sun protection factor (SPF) 25. It's a good idea to apply sunscreen at least half an hour before exposure to the sun and then immediately before, to make sure the skin is completely covered. A wide-brimmed or peaked hat is essential, especially for young kids who won't always keep their sunglasses on.

Dressing your child as Elton John? Check the label first

Should you buy sunscreens that are specially designed for children?

The most important features of children's sunscreens are also found in sunscreens designed for sensitive skin: a minimum SPF of 25, a minimum ultraviolet A (UVA) protection of ★★★, water resistance and non-irritant ingredients. However, some children's versions offer extra benefits, such as being sand resistant and easy to see when they're on the skin.

What about sunglasses?

Sunglasses should be labelled with British Standard EN 1836:1997, which means they give adequate protection from ultraviolet radiation. The only differences between adult and children's sunglasses are size and design. Glasses for children under three should have a bridge that accommodates their flatter noses, and arms with curled ends, to help them stay on. The label should indicate for which age group they're suitable.

SHAMPOO

Do children really need specially formulated shampoos?

Children's shampoos are milder than adult shampoos. This can be especially helpful when children start learning to wash their own hair and are likely to use too much shampoo or not rinse it off properly.

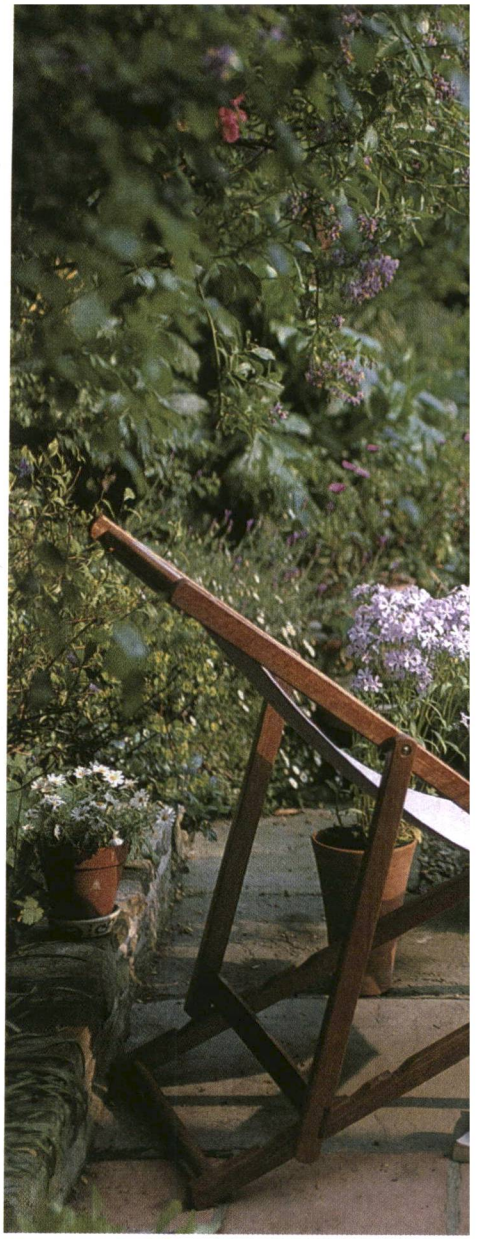
But occasionally washing children's hair with a small amount of frequent-use shampoo won't do any harm. In any case, their scalps produce little oil until puberty, so it shouldn't be necessary to wash their hair often.

VITAMIN GUIDELINES

These are the Department of Health's recommendations.

- Breast-fed babies under six months: no vitamin supplements, provided the mother had no vitamin deficiencies during pregnancy.
- Babies over six months receiving breast milk as their main drink: supplementary vitamins A and D.
- Babies up to one year receiving more than 500ml formula a day: no vitamin supplements.
- Babies up to one year receiving less than 500ml formula a day: supplementary vitamins A and D.
- Children between one and five years: supplementary vitamins A and D, unless they have a diverse and plentiful diet, and moderate exposure to sunlight.
- Daily vitamin A: one to 12 months, 350µg; one to six years 400µg; seven to ten years, 500µg; 11 to 14 years 600µg.

DESKTOP GARDENING



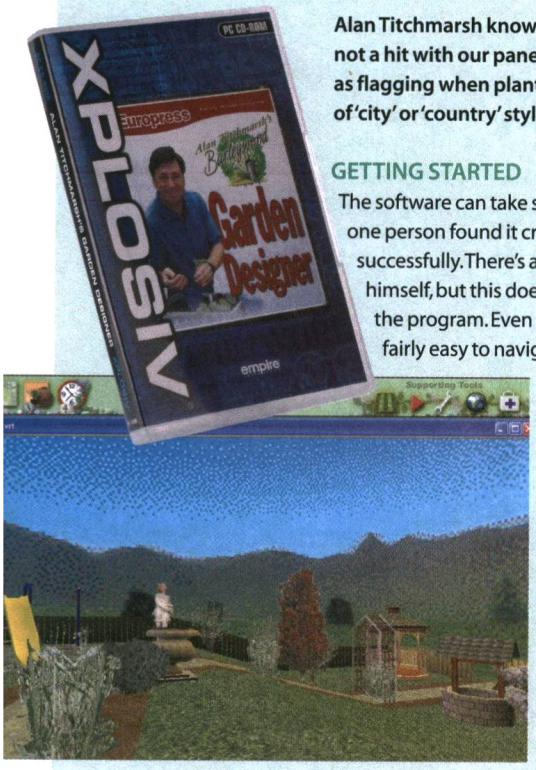
Redesigning your garden needn't involve a visit from the BBC's 'Ground Force' crew. But will using your computer help?

Keen gardeners will welcome the advent of spring and signs of new life in the garden. It's too soon to begin daydreaming of long summer evenings relaxing in the garden, but not too soon to start planning any changes you might want to make to your outdoor space.

If you're thinking about tinkering with your garden layout or putting in some new plants, where's the best place to start? Traditionally, paper and pens, and a good plant encyclopedia would stand you in good stead. With time and patience, you should be able to come up with a workable design. That's all well and good, but it involves a fair bit of rifling through books, drawing and redrawing plans, and, most importantly, having a good imagination. This is where your computer might be able to help, because there are several programs available that are meant to take the hassle out of the planning process, as well as providing a virtual insight into your garden's future appearance.

We've tested five garden design CD-Roms (for PC) from the packages on the market, costing between £10 and £20 each. We gave them to a panel of *Which?* readers – and keen gardeners – to try out, and each package was tested by five different people last autumn. We asked them to enter details of their own garden, and then use the software to produce a different design for their plot of land, adding new features and plants. Surprisingly, most of the packages weren't able to carry out these tasks to the satisfaction of our panellists, and some programs struggled to meet even more basic expectations. See the summary boxes for details of the best and worst features of each package, and how our users rated the software overall.

ALAN TITCHMARSH'S GARDEN DESIGNER Xplosiv/Empire InteractivE £10



Alan Titchmarsh knows a thing or two about gardening, but this 'Garden Designer' software was not a hit with our panel of testers. It was fun to use and does incorporate some useful features, such as flagging when plants are unsuitable for your soil type, but also places your design in the middle of 'city' or 'country' style backdrops that some of our testers found pointless, and even 'laughable'.

GETTING STARTED

The software can take several minutes to load up, and one person found it crashed three times before loading successfully. There's a video introduction from Alan himself, but this doesn't go into depth on how to use the program. Even without detailed instructions, it's fairly easy to navigate and use for basic tasks, but it becomes more complicated and frustrating when you try to amend your designs.

DESIGNING YOUR GARDEN

The main limitation with this package is it assumes your garden is rectangular, and no more than 20 metres wide or long – one tester's garden is 32 metres long, so she couldn't enter a realistic plot to work on. Others could enter details of their garden fairly easily, but not the position of their house.

Adding plants and garden objects to the design was straightforward, but moving and erasing them was not. You can only 'undo' one step, rather than several changes. One user said, to get round this, you need to keep saving your design before experimenting with new plants and features. There are only around 1,500 common plants to choose from – sounds like a lot, but it's fewer than most other packages on test. You can view your design in different seasons, and from various angles, which some users found useful.

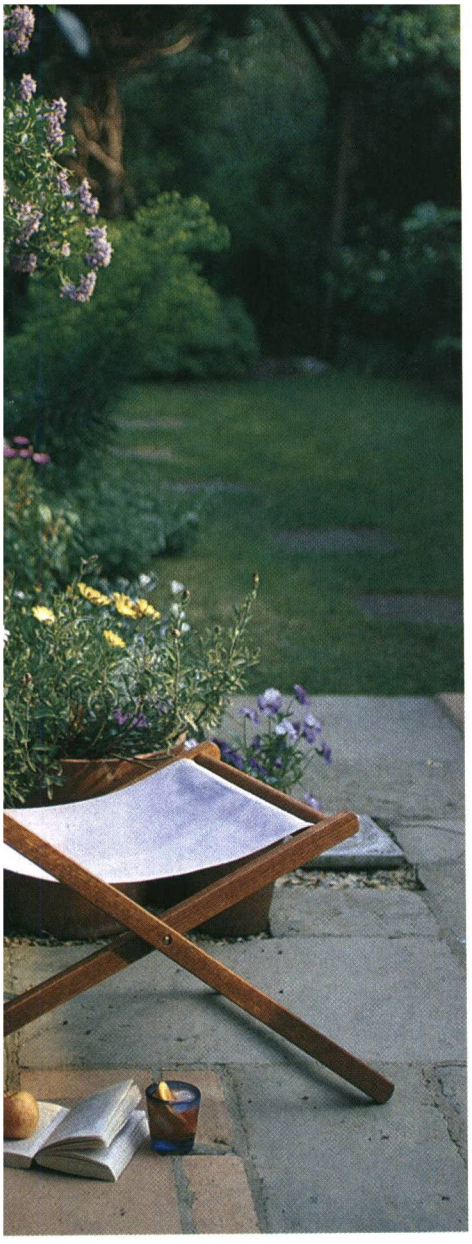
VERDICT

Although it seems approachable at first, most of the testers said they wouldn't use this program to help redesign their gardens. It's too limited to help anyone with an irregular garden, or fairly serious ambitions. As one of our gardeners put it, the plant and design advice is 'poor considering Alan Titchmarsh's abilities'.

Garden and plant information ○
Ease of use ○
Interest ○
Overall rating ○

Needs Pentium II 266Mhz, Windows 95/98 64Mb Ram, 310Mb disk space

PHOTOGRAPHY JOHN TRENHOLM, JAMES DUNCAN, GARDENING WHICH?



GEOFF HAMILTON'S 3D GARDEN DESIGNER V3 GSP £15

The Geoff Hamilton Garden Designer software won some fans in our test, but most reported gripes. It certainly requires patience to get the most out of it.

GETTING STARTED

Most users said the program is OK to load and easy to navigate, despite not having an introductory tutorial. It does have a manual that you can print out, and on-screen help, but users generally didn't find either particularly helpful.

DESIGNING YOUR GARDEN

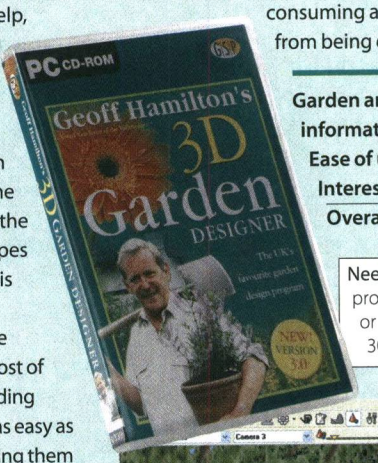
Entering accurate details of your garden or house was described as tricky by some testers, although most managed to get the hang of it. The software lets you add slopes to your garden plan, but users found this complicated.

The plant database is the largest of the packages on test (3,700 varieties) and most of our gardeners said it was very useful. Adding plants and objects to the design wasn't as easy as some testers would have liked, and resizing them was frustrating.

The virtual 'walkthrough' and garden ageing features offer a reasonable insight into how the garden might look as a result of your redesign.

VERDICT

Most users said that they might use this package to help them redesign their garden, but none offered glowing praise. One of our testers went as far as to say that it was 'the most user-unfriendly program I've ever seen', and although others seemed to have more success, a frequent grumble was that it is quite time-consuming and would benefit from being easier to use.



Garden and plant information ○
Ease of use ○
Interest ○
Overall rating ○

Needs 200Mhz processor, Window 95 or later, 32Mb Ram, 30Mb disk space

BEST BUY 3D LANDSCAPE 2 DELUXE Focus Multimedia £10

This was the clear favourite among our testers, who found it both flexible and fun to use. And, as one of the cheapest packages on test, it's a worthy Best Buy. It's £10 from WH Smith, or £9 from www.softwarestar.co.uk.

GETTING STARTED

The program is easy to install, and the five-minute tutorial shows you what you can do, with point and click demonstrations and spoken instructions. There's no manual, but users weren't put off, saying the on-screen help and instructions are good.

DESIGNING YOUR GARDEN

It's straightforward to enter basic dimensions of your house and garden, and the program lets you add slopes and curves, to produce an accurate plan of your space. One tester found adding curves particularly time-consuming, though.

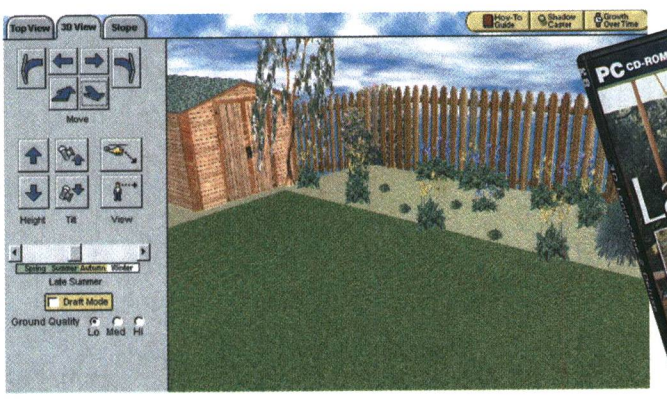
The list of plants (2,200 varieties) is fairly large, but only rated average by our gardeners. One said he'd still need to cross-reference with a book to decide which plants to put in. However, some users said the program offers reasonable planting recommendations to meet your criteria. Design tips and advice are very useful, as are the virtual effects, such as viewing the growth of the garden in different seasons and future years, and showing the effect of shadows. The ease of viewing the garden from different angles and in 3D 'walk-through' mode was widely praised, too.

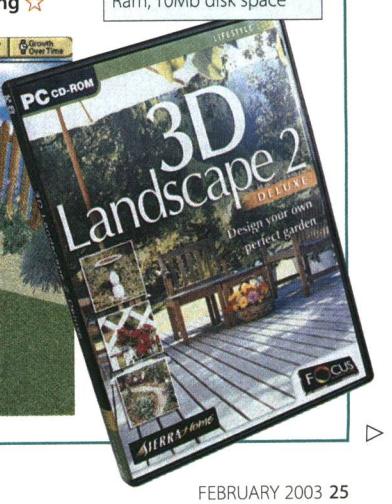
VERDICT

Without doubt, this is the most versatile of the packages on test, and nearly all our gardeners said they would use it in future. Most also said they would pay more than the asking price, which indicates it's good value, too. As one tester summed it up, 'It's excellent fun and very easy to use, with simple, layman's terms. I would thoroughly recommend this.'

Garden and plant information ○
Ease of use ☆
Interest ○
Overall rating ☆

Needs Pentium 75, Windows 95 or later, 8Mb Ram, 10Mb disk space



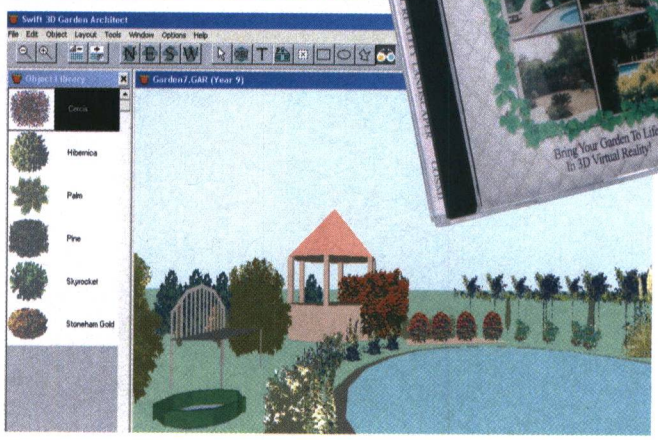


KEY

★ ☆ ○ ◒ ●

best worst

3D VIRTUAL REALITY LANDSCAPER Cosmi Software £10



This was the most basic software package on test, and none of our gardeners could find a good thing to say about it. One went so far as to say it is 'completely useless and a waste of time'.

GETTING STARTED

Installation is painless, but the fun stops there. There is no tutorial or paper manual supplied with the product, and one user said the six-page online manual 'just clarified how few features there were'. The lack of features does make navigating your way round relatively easy, though.

DESIGNING YOUR GARDEN

This is another program that assumes all gardens are square or rectangular, and some testers said the dimensions entered weren't accurately represented by the grid. Adding details such as slopes is well outside the scope on offer here. One user complained she couldn't find basic objects such as fences, gravel, paths and container plants when adding existing features of her garden.

The plant database is very limited, containing less than 100 species – one user said there are just six trees to choose from, and others noted a North American bias to its contents. The guide prices of plants are also given in dollars. There is no option for searching for specific plants either, although the list of available species is easy enough to use.

Unlike most of the other programs, this doesn't allow you to view your design in different seasons, or as a virtual walkthrough. It does offer views of annual plant growth, and north, south, east and west elevations, but the 'shoddy graphics' render these features virtually useless, according to most of the users in our test.

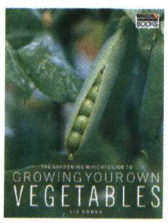
VERDICT

This is an Americanised piece of software that hasn't been effectively tailored to the UK market. One user summed up by saying that 'the graphics and user interface make this look very dated.' It found no favour with any of our gardeners and is probably worth avoiding.

Garden and plant information ●
Ease of use ◒
Interest ◒
Overall rating ◒

Needs 200Mhz processor, Windows 3.1 or later, 8Mb Ram, 40Mb disk space

WHICH? BOOKS



For more information and advice on gardening, get a copy of the new edition of *The Gardening Which? Guide to Growing Your Own Vegetables* (£18.99). Call **0800 252 100** quoting VEGH (BKPW02).

MASTER LANDSCAPE & HOME DESIGN Punch! Software/Fast Trak £20

Also seemingly aimed at the American market, Master Landscape and Home Design is more geared up to helping you design your dream house than your dream garden.

GETTING STARTED

This software is easy to install, but there's no tutorial included, just a brief paper manual to help users get started. The 330-page printable manual and on-screen help aren't very user-friendly, and navigation wasn't easy either, according to our testers.

DESIGNING YOUR GARDEN

Our testers said that entering details of their homes was very easy to do, producing something akin to an architect's plan. But once you move outdoors, grappling with the minutiae of your garden isn't much fun. You can add details of slopes, for example, although the technical diagrams make this appear complicated to do.

The real drawback of the program's horticultural potential is shown by the plant database, which, although featuring 2,000 varieties, was described by one user as 'basic to say the least'. This is because it doesn't provide any plant names while you're choosing, only pictures of bits of greenery that users found hard to identify. Other design features are also somewhat limited, although it is easy to move plants and objects around the design.

On the plus side, the program does allow you to add photos of your home and garden, in an attempt to help you achieve accurate renditions of your design, although one user who tried this said he couldn't manage to use it. Our testers thought the 3D views and walkthrough weren't very impressive, and two noted that depictions of their garden growth over time looked unrealistic.

VERDICT

By attempting to incorporate both house and garden design features into one software package, the landscaping side seems to have been somewhat neglected. Disappointing, especially considering the price.

Garden and plant information ◒
Ease of use ◒
Interest ◒
Overall rating ◒

Needs Pentium processor, Windows 95 or later, 16Mb Ram, 540Mb disk space

GOING SPARE

Before splashing out on a new household appliance, it's worth considering how much spares will cost and how easy they'll be to find

You come in from work and put the dishwasher on – but rather than whirring away happily, there's an ominous silence. Time for a repair. We've compared prices for commonly needed spare parts for four appliances, to see how much different manufacturers are charging.

We priced parts for upright vacuum cleaners, washing machines, dishwashers and tumble driers. We contacted the manufacturers about appliances we'd tested three to six years ago to ask about the current price and availability of spare parts.

We've compiled league tables to compare prices for commonly required spares for each of the appliances. To find out which parts are most commonly at fault when breakdowns occur, we spoke to manufacturers, independent repairers, parts suppliers and breakdown plan providers. All prices include VAT.

Our league tables show that, for some appliance types, there is a significant difference in the price of spare parts. A set of spares for a Miele washing machine is £621 more than for the same spares for a Candy, but the biggest price difference between manufacturers for vacuum cleaner spares was just £93.

WHERE TO GET YOUR SPARES

It's clear from responses to 'Help wanted' that getting spares is frustrating. So, where should you begin?

Make the manufacturer your first port of call. Look for a contact number in the instruction manual, or on the appliance. The manufacturer should be able to help you if you have a model number, and should offer advice about fitting the part if you need it.

Failing that, many of you said you'd bought parts successfully from local spare parts suppliers you found in *Yellow Pages*, or from local electrical retailers.

You could ask the retailer from whom you bought the appliance whether they know where you can buy parts. Sourcing parts online is another option. Sites you recommended included www.easyfix.co.uk, www.sparesrus.co.uk and www.spares2go.co.uk. For small parts, it's often better to take the broken one into a shop and get a matching replacement.

Sandie Edwards gives tips on finding spare parts for common appliances

THE GOOD, THE HELPFUL AND THE NOT HELPFUL AT ALL...

Robin Chapman, from Durham, is a recently retired electrical engineer who repairs broken appliances where possible both to save money, and for the satisfaction of a job well done.

Robin's Hotpoint fridge light worked only intermittently so he wrote to the company asking how to get access to the switch. Hotpoint replied giving the number for its technical helpdesk, which gave him the details he needed to fix the lamp.

When Robin's White Knight tumble drier door hinge broke, he called the manufacturer's numbers, listed in the manual, to buy a new door, but both phone numbers were unobtainable. He then tried the original retailer, Currys, which, after four calls, gave him a number for a local spares agent. The agent was very helpful. It suggested he bring the old part in for identification and sent him a new one within a few days.

Robin's son Michael had an Indesit washer-drier that needed a door catch and an Indesit cooker with loose control knobs. As the phone book didn't list Indesit, Robin emailed the company from its website, giving the serial numbers on the appliances. Indesit couldn't help as Robin had quoted the wrong numbers, so in the end he made the knob clips for the cooker himself, and a local shop supplied a door catch for the washer-drier.

Robin says he's experienced reluctance by manufacturers to supply spares, but with persistence, he often finds things end well. He says the biggest difficulty is finding the person in a company who is willing to help.

PHOTOGRAPHY GETTY IMAGES, NORTH NEWS AND PICTURES

A NEW LEASE OF LIFE

Refurbishment When you decide that repairing your appliance is no longer feasible, what can you do with the old one? Refurbishment is an alternative to landfill.

The Furniture Recycling Network co-ordinates the refurbishment of furniture and appliances for people in need. Call 01924 375 252 for details of your nearest project. Create (Community Recycling and Enterprise Training for Employment) repairs appliances and sells them on. It has projects in London (call 020 8885 6209) and Merseyside (call 0151 448 1748).

New legislation There are virtually no schemes for recycling household appliances in the UK. It's likely that retailers will have to have recycling schemes once the European Waste Electrical and Electronic Equipment (WEEE) Directive comes into effect from 2004, but it's not clear yet how the directive will work.

The WEEE legislation was agreed by the EU in 2001. Currently, large household appliances make up 43 per cent of the total electrical and electronic waste sent to landfill. The legislation will make it mandatory for more of them or of their components to be recycled.

Disposal When buying a new appliance, ask if the retailer or manufacturer can remove the old one. Some manufacturers, including Bosch, Candy, Hoover and Siemens, will pick up old appliances when they deliver new ones, and dispose of them for you. But most suggested contacting your local authority about disposal.

VACUUM CLEANERS

Eighteen per cent of upright vacuum cleaners up to six years old have needed at least one repair, according to our figures. We priced parts for vacuums we tested in 1998 and 1999. Of the brands in our table, Hitachi, Panasonic, and Sebo have above average reliability. Although parts from Hoover and Dyson were cheaper, their vacuum cleaners have below average reliability, so you're more likely to need spares.

Despite Dyson's poor reliability, you told us of good experiences with its spares service. Jeremy Power broke the bin clip on his five-year-old DC01 while emptying it. He found Dyson's number on the vacuum and called up. It sent a part two days later. John Gimson, from Cornwall, is also happy with Dyson. The tube on his DC07 was cracked. He phoned the Dyson helpline and described the problem. A new part arrived a few days later at no charge, and he fitted it himself.

Most manufacturers said they try to have spares available for about ten years. Dyson offers spares for seven years after a product is discontinued, and Sanyo said seven years for functional parts and six for cosmetic ones. Sebo maintains the availability of its spare parts the longest (15 years), and has very high reliability with only 3 per cent of vacuums up to six years old needing repairs.

UPRIGHT VACUUM CLEANERS

MODEL	SPARE PARTS COSTS: Belts (£)	Brush roll (£)	Handle (£)	Hose (£)	Mains cable (£)	Motor (£)	On/off switch (£)	Total (£)
Hoover PurePower U3120	3	19	4	13	10	53	4	106
Electrolux Power System 1720	3	17	9	18	13	44	3	107
Dyson DC01	5	15	25	19	22	34	3	123
Sebo Automatic X1	4	14	6	16	14	75	2	131
Panasonic MC-E564K	3	18	14	14	10	80	3	142
Sanyo SCA6AN	3	51	6	21	21	70	5	177
Hitachi CV975D	5	16	29	35	39	63	12	199
Average	**4**	**21**	**13**	**19**	**18**	**60**	**5**	**140**

WASHING MACHINES

Prices vary widely in our league table, with Miele parts costing almost three times more than the next most expensive brand. It was the most expensive for all the washing machine parts we priced.

Front loading machines are more reliable than top-loaders or washer-driers. Our reliability survey told us 19 per cent of front-loading washing machines up to six years old have needed at least one repair. We priced parts for washing machines we tested in 1998. Of the brands in our table, AEG, Bosch, Candy, Miele and Zanussi have above average reliability. Hoover and Hotpoint both have below average reliability.

Kevin Smith, from London, has had a few minor faults with his Hotpoint washer-drier over a number of years. He's fixed them all by buying spares direct from Hotpoint's order centre. He says parts aren't cheap but staff have always been knowledgeable and helpful.

It is worth considering how easy it will be to get replacement parts when you buy a new appliance. This might seem pessimistic, but the types of appliance we've looked at here do break down.

Ten years is the average length of time for which manufacturers say they hold parts. Bosch and Siemens told us they hold spare parts for at least ten years, while Hoover and Candy said they hold functional spare parts for ten years, but cosmetic ones for only four.

WASHING MACHINES

MODEL	SPARE PARTS COSTS: Door gasket (£)	Drain pump (£)	Drain hose (£)	Drive belt (£)	Drive motor (£)	Fill hose (£)	Water valve (£)	Total (£)
Candy Activa 101 Plus	28	15	9	9	75	10	6	152
Whirlpool AWM 323	19	30	8	6	96	6	28	193
Indesit Omega WG1185W	12	26	9	13	106	6	21	193
Electrolux EW1006F	21	28	8	13	104	8	11	193
Hoover New Wave Plus 5 A2142	21	28	6	5	111	4	20	195
AEG Lavamat	35	17	6	8	103	15	17	201
Zanussi AMIE FL 1083	34	32	8	8	104	7	14	207
Hotpoint Ultima WM73	18	13	13	8	152	9	14	227
Bosch WFF 2000	22	35	10	6	128	9	51	261
Miele Novotronic Premier Plus	44	107	26	20	467	42	67	773
Average	**25**	**£33**	**10**	**10**	**145**	**12**	**25**	**260**

Local shops are a good places to buy spares

Prices vary widely for different brands of spar

There are few options for recycling appliance

DISHWASHERS

Our reliability data shows that 16 per cent of full-sized dishwashers up to six years old have needed repairs. We priced spares for dishwashers we tested in 1996 and 1999. Of the brands in our table, only Bosch has above average reliability. Indesit has below average reliability; the rest have average reliability.

When an appliance develops a fault, your legal rights are against the shop that sold it. Manufacturer guarantees are in addition to this. You may find each tries to shift the blame on to the other when you need a repair. Stewart Taylor, from Dumferline, had a three-year-old built-in dishwasher, supplied and installed by Bernstein, with a five-year parts warranty. The dishwasher developed a fault and he contacted Caremark, a part of Bernstein, to request the repair. When he contacted us, Stewart had been waiting three and a half months for the repair because neither Bernstein nor Caremark could agree on which one was responsible. We emailed Stewart to thank him for his comments. Four hours after forwarding our email on to Caremark, it confirmed a new dishwasher was being delivered.

Manufacturers told us the average expected lifespan of their dishwashers is ten years. Miele told us it expects its machines to last 20 years or more – more than any of the other manufacturers. It also stocks spare parts the longest, 15 years. This still isn't long enough to cover the expected lifespan, though.

Our league table shows that Miele came out the most expensive for replacement parts. One extraordinary example was the prices for a replacement cutlery basket. A cutlery basket from Whirlpool costs just £6.17, but one from Miele costs a whopping £88.05. Of the other manufacturers, AEG Bosch, Candy and Siemens had more expensive parts than their competitors.

DISHWASHERS	SPARE PARTS COSTS								
MODEL	Basket runners (£)	Circulation pump (£)	Cutlery basket (£)	Door latch/lock (£)	Drain/ outlet hose (£)	Heating element (£)	Inlet/non-return valve (£)	Upper spray arm (£)	Total (£)
Hotpoint Aquarius DF61	4	15	11	6	9	28	24	21	118
Zanussi DWS 949W	7	41	9	7	6	29	15	8	122
Indesit D4000	6	83	10	6	7	24	21	7	164
Whirlpool Creations ADP 9520/2	3	60	6	11	14	47	16	21	178
Siemens SE 24201	2	83	14	17	5	46	14	14	195
Bosch SGS 5302	2	90	14	17	5	50	14	14	206
AEG OKO Favorit 5040-W	5	95	15	16	8	25	37	8	209
Candy Ecosystem C4400	8	108	13	7	4	37	29	18	224
Miele G 665 SC[1]	10	248	88	44	20	116	17	20	563
Average	**5**	**91**	**20**	**15**	**9**	**45**	**21**	**15**	**221**

1 Miele sells the door latch and lock for its dishwasher as separate items

TUMBLE DRIERS

Our reliability data shows that 12 per cent of electric tumble driers up to six years old have needed repairs. We priced parts for driers we tested in 1997 and 2000. Of the brands we've looked at here, only Creda has above average reliability. Hoover and Whirlpool have below average reliability. Manufacturers we spoke to said they expect tumble driers to have a ten-year lifespan.

Not only are they reliable, we also had good feedback about spare parts for Creda driers. Jack Arl, from London, had to buy spares for an old Creda model. A local shop helped him get the parts. Jack was impressed that Creda was selling the spares he needed, because he originally bought the drier in 1986. A Creda tumble drier is a good buy, best for reliability, and the cheapest of the companies we contacted for spare parts.

If you can't get the part you need, be persistent. Gloria Stone, from Harrogate, has a Zanussi tumble drier. The knob for setting the timer stopped working because the internal collar had cracked. Comet gave her the number for Partsmaster Direct. It sold her a replacement knob, but when it arrived, it was missing the internal plastic collar. Gloria's husband Derrick phoned back to try to obtain the correct part, but Partsmaster said it didn't stock the internal collar. It said it wouldn't give a refund for the original part either. Derrick contacted an independent retailer who ordered the part from Zanussi. It arrived within two weeks and took minutes to fit.

Prices for tumble drier spares varied less than for dishwashers and washing machines. Bosch had the most expensive set of parts at £226 in total. Creda and White Knight were the cheapest, both charging less than £100 for a set of spares.

TUMBLE DRIERS	SPARE PARTS COSTS						
MODEL	Door catch (£)	Drive belt (£)	Filter (£)	Heating element (£)	Motor (£)	Thermostat (£)	Total (£)
Creda 37742	4	5	6	19	42	12	88
White Knight Intellidry 637	2	7	10	21	48	7	95
Hoover Maxi 6 TCE 60	4	7	4	28	57	6	106
Zanussi TD524	2	7	6	46	46	8	115
Hotpoint Ultima TC71	1	8	5	22	81	11	128
Whirlpool AWZ 121	3	9	23	30	62	23	150
Bosch WTA 3100	10	16	13	73	100	14	226
Average	**4**	**8**	**10**	**34**	**62**	**12**	**130**

NOTES TO TABLES

Only Belling declined to respond to our questionnaire. For each appliance, we selected the spare parts that are most likely to be replaced. We excluded commonly replaced parts that are not available separately from all manufacturers because price comparison was not possible.

FURTHER INFORMATION

www.dti.gov.uk/support/whitegoods.pdf
Leaflet about disposing of unwanted white goods

www.wastewatch.org.uk/
Promoting and encouraging waste reduction, reuse and recycling

If you're thinking about buying a cordless drill, what features should you look for?

Drill

With no trailing flex getting in the way, cordless drills are flexible and convenient. But make sure you choose one that won't run out of energy before you do.

A cordless drill, powered by a rechargeable battery, is a good choice for a first electric drill. They're safer to use than one with a flex trailing behind you, and are great for those hard-to-reach places and for working outside. They can also be used as an electric screwdriver, taking the work out of putting in and taking out screws.

If you're into DIY in a serious way, you'll need a more powerful mains-powered drill for really tough tasks, especially if you do a lot of drilling in masonry. But a cordless drill can still be an invaluable extra.

We've tested 21 cordless drills, priced from £30 to £199, and found that you don't need to go for the most expensive model to get the best performance.

FEATURES

Voltage This is directly related to the power of the drill. Voltages range from 7.2 volts to 24 volts. For our test, we've concentrated on 9.6-volt to 18-volt models as these are most widely sold.

A higher voltage drill delivers more power, so you'll finish the job faster. But voltage alone doesn't determine performance. One of the best models on test – the Metabo BST 12 Plus – was a modest 12 volts.

Voltage also affects the drill's weight. As a general rule, the higher the voltage, the heavier the battery. A larger battery doesn't necessarily mean the drill will run for longer. A 9.6-volt battery may run for just as long as an 18-volt battery before it needs recharging, but the higher voltage drill will get through more work in that time.

Chuck type All the models on test had keyless chucks, allowing you to change the drill and screwdriver bits without having to use a special key to release and tighten them. Some models also had 'automatic shaft arresting'. The spindle automatically locks into place when the drill is off, making it easier to turn the chuck.

Gears Gears transmit power from the motor to the chuck and the drill bit. The simplest and cheapest drills generally have one gear but it's worth paying extra for the second gear, especially if you'll use the drill for screwdriving. In a two-speed gearbox, the first gear offers greater torque (twisting force) at lower speeds. This gives you better control of the drill, making it easier to start holes neatly and to drive in screws. It's also better for drilling larger holes in masonry.

The second gear is for drilling at higher speeds into wood. When drilling large holes into wood, it's best to drill a pilot hole with a smaller drill bit first.

All the drills have a reverse gear – useful for undoing screws or freeing stuck drill bits.

Variable speed Look for a drill with variable speed control. The speed increases as you squeeze the trigger, allowing you to match the speed to the job. You can start to drill slowly and gradually increase the speed, making for a more accurate and neater hole. All the drills, except the Black & Decker HP96K Esprit and the Black & Decker KC14XC, have this feature. We found that the variable speed on the Hitachi DS14DVF was erratic and hard to control.

Drills with 'fast stop' will stop quickly when the trigger is released. This gives you greater control, making for a neater result.

Hammer setting Six of the drills have a striking action that makes it easier to drill into concrete. These drills are built to pound or chip – at 10,000 beats per minute or more – at the same time as they drill.

Useful extras All of the Bosch models have a magnetic surface on the top of the drill for holding small drill bits, screwdriver bits or screws. A spirit level is integrated into the Black & Decker HP96K Esprit, the Black & Decker HP122K Esprit and the Performance Power Pro 12v.

OUR TESTS

We drilled holes into hardwood (beech), steel and masonry, measuring how long it took and how efficient the drill was at using power. For consistency, we used standard drill bits, rather than the bits that came with the drills.

We drove screws into and out of softwood (pine) and steel, measuring how long it took and how effectively you could control the speed and torque.

If a drill had a hammer action, this was tested by drilling holes into concrete. We found that cordless hammer drills have improved greatly since we last tested them. Only the Power Devil PDD2184KKLH model did poorly. The rest coped well with our tough tests, although they're still not a match for a mains-powered version.

BATTERY LIFE

One downside of a cordless drill is the need to charge it up before use. It won't hold its charge indefinitely, so if you aren't going to use it regularly, you'll need to plan ahead. If you're an occasional user, you'll be best choosing a model that doesn't take too long to charge – most take an hour, but the slowest on test, the Black & Decker KC14XC, takes eight hours.

Two of the Black & Decker models – the HP96K Esprit and the

Cordless drills are ideal for outdoor use

Most models have poor battery life

Our tests simulated ten years of normal DIY use

inspection

KC14XC – don't have an indicator to show the drill is charging.

Most of the drills suffer from poor battery life. Those that last the longest before needing recharging are the Performance Power Pro 18v and the Wickes 505-097. It's worth buying a spare battery – several drills did come with a spare. You can have one battery on charge while the other is being used, so there's no risk of running out of power in the middle of a job.

If the drill has 'energy control', you can check how much energy is left in the battery. For the drills that had this feature, we checked to make sure it was accurate. They all passed the test.

EASE OF USE

A panel of experienced DIY enthusiasts, including a left-handed person and someone with small hands, assessed the ease of use of each drill. They considered the weight, balance, and design of the controls, and checked how easy it was to insert and remove drill bits, and to change the battery.

The weight is largely down to personal preference. Some drills are heavy, and you may find them more difficult to control. But if you can cope with the extra weight, it can help the drill's performance with more demanding tasks, particularly when using the hammer setting, because it helps to make the drill feel more stable. Taking this into account, our panel judged that only the heaviest drill – the Performance Power Pro 18v – was too heavy to be used comfortably.

The balance of the drill affects how heavy it feels in use. A heavy, well-balanced drill may be easier to use than a lighter one that is poorly balanced. Handle design has a big effect on the balance of the drill. Drills with a T-shaped handle are usually easier and more comfortable to use than those with a 'pistol-grip'. The advantage of the T-shape is that the weight of the battery is centred and the drill feels more balanced. Only two – the Black & Decker HP96K Esprit and HP122K Esprit – have pistol grips. Of the drills with T-shaped handles, all except the Wickes 505-097 are well balanced. If you have small hands, you may find the handle on the Performance Power Pro 12v and the Ferm FSD1800K1 is too thick.

ENDURANCE

We simulated ten years of normal DIY use drilling into a variety of materials. To score top marks the drill had to be in good working order at the end of our test. Models that showed signs of wear were downrated according to when the problems occurred during the testing.

BEST BUYS

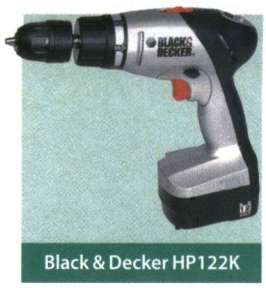
If most of your drilling is for masonry, the **Bosch PSB 14.4 VE-2**, **£75** from Robert Dyas, is our Best Buy. It's durable and easy to use, although its battery life is short. A good all-rounder is the **Performance Power Pro 18v**, **£90** from B&Q. But it's worth noting that this drill is particularly heavy and is out-performed by some of the other drills in the toughest tests.

The Best Buy for a wide range of light drilling tasks is the **Bosch PSR 14.4 VE-2**. We found it for **£54** in Focus Wickes. Its price tag means it replaces our previous Best Buy, the Metabo BST 12 Plus, which gets the same overall score but costs almost four times as much.

Our tests showed some models are worth avoiding. The worst performer was the Draper CD180VK, with a total test score of just five.

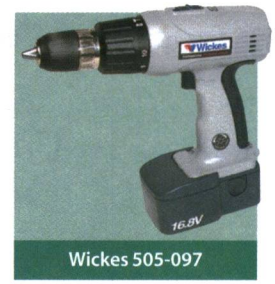
If you prefer a corded hammer drill, try the Metabo UHE 22, which costs around **£210**, or the Hitachi DH24PB, at around **£257**.

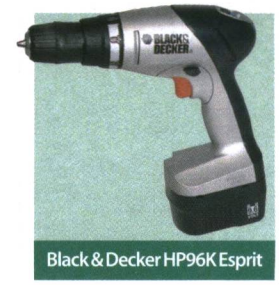
Bosch PSB 14.4 VE-2 | Performance Power Pro 18v | Bosch PSR 14.4 VE-2


Black & Decker HP122K

Bosch PSB 12 VE-2

Power Devil PDD2184KKLH


Wickes 505-097


Black & Decker HP96K Esprit

Hitachi DS12DVF

Hitachi DS14DVF

Makita 6226 DWE

Makita 6337 DWDE

Metabo BST 12 Plus

CORDLESS DRILLS

	WITH HAMMER SETTING						WITHOUT HAMMER SETTING			
	Black & Decker HP122K Esprit	**Bosch** PSB 12 VE-2	**Bosch** PSB 14.4 VE-2	**Performance Power** Pro 18v	**Power Devil** PDD2184KKLH	**Wickes** 505-097	**Black & Decker** HP96K Esprit	**Black & Decker** KC14XC	**Bosch** PSR 12VE-2	**Bosch** PSR 14.4 VE-2
SPECIFICATION										
Price (£) 1▷	70	70	75	90	35	90	35	30	70	54
Weight (kg)	1.8	2	2.2	2.5	1.8	2.2	1.6	1.6	1.6	1.8
Max speed rpm first/second gear 2▷	400/1200	400/1500	400/1500	400/1400	650	300/1050	700	700	350/1250	350/1250
Voltage	12	12	14.4	18	18	16.8	9.6	14.4	12	14.4
Spare battery included				✓		✓				
FEATURES										
Chuck type 3▷	keyless	automatic	automatic	keyless	keyless	keyless	keyless	keyless	automatic	automatic
Fast stop 4▷	✓	✓	✓	✓		✓			✓	✓
Energy control 5▷	✓			✓			✓			
Indicator light for charging	✓	✓	✓	✓	✓	✓			✓	✓
Indicator light for fully charged	✓	✓	✓	✓		✓			✓	✓
Overcharge protection 6▷	✓	✓	✓						✓	✓
Rating of features 7▷	☆	○	○	☆	◒	○	◒	◒	○	○
PERFORMANCE										
Drilling in wood 8▷	○	☆	☆	☆	◒	○	◒	○	☆	★
Drilling in metal 8▷	◒	○	○	☆	●	○	●	◒	◒	☆
Drilling in masonry 8▷	★	★	★	☆	◒	★	●	◒	☆	★
Hammering in concrete 8▷	☆	☆	☆	○	●	○				
Screwdriving in wood 9▷	☆	☆	☆	★	◒	☆	●	●	☆	★
Screwdriving in metal 9▷	★	☆	☆	☆	●	★	●	●	☆	☆
Battery charge life 10▷	◒	◒	◒	☆	◒	☆	●	◒	◒	○
Stated charge time (hours)	1	1	80 min	90 min	5	1	3	8	1	1
Endurance 11▷	★	★	★	☆	◒	☆	★	◒	★	★
CONVENIENCE										
Ease of use 12▷	◒	☆	☆	☆	○	◒	◒	◒	★	★
Instructions	◒	☆	☆	☆	☆	☆	☆	◒	☆	☆
TOTAL TEST SCORE	60	58	63	67	21	60	13	15	67	74
Additional notes/ update since our test						Replaced by 501-697, an 18-volt version of the same drill				

NOTES

Models highlighted in **red** are in the Best Buy Guide on p31. We've divided the cordless drills into groups based on whether or not they have a hammer setting.

Although the table shows that some drills outperform others in certain tests, this may not mean that they have a better score overall. The total test score gives more weighting to the more important tests. Those models that failed our tests had their total test scores downgraded.

Cordless drills have improved over the years. To reflect this, we make adjustments to our test methods from time to time. Some drills from our last report are still available. We've included them in the table and adjusted their scores, where necessary, to make them comparable with this year's models.

Specification

1 This is what you can expect to pay by shopping around. For models that aren't widely available, we give the manufacturer's guide price in *italics*.

2 It's worth buying a drill with two gears. The first gear works at a low speed with high torque and is useful for pilot holes, screwdriving and drilling into masonry. The second gear works at a higher speed with less torque and is used for drilling into wood.

Features

3 All the models on test had keyless chucks. Some (shown as 'automatic') had 'automatic shaft arresting'. This means that the spindle automatically locks into place when the drill is off, making it easier to turn the chuck.

4 Releasing the trigger stops the drill quickly.

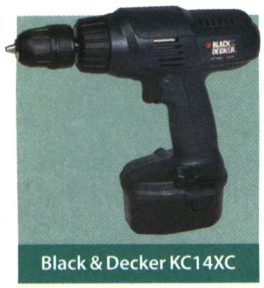
5 This allows you to check quickly how much energy is left in the battery.

6 This feature enables the battery to be left in the charger without risk of damage.

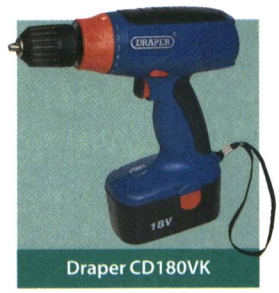
7 This rating is for the features that are not assessed as part of the performance and convenience tests. These include: the stated charging time, fast stop, energy control and integrated spirit level.

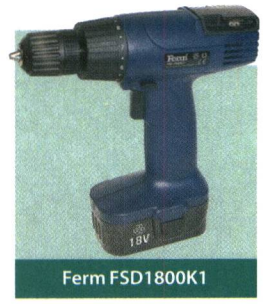
Performance

8 We drilled holes into beech, steel and masonry, measuring how long it took and


Black & Decker KC14XC

Bosch PSR 12VE-2

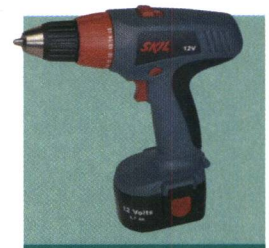

Draper CD180VK


Ferm FSD1800K1

Metabo BST 12 Impulse

Performance Power Pro 12v

Ryobi CBD-1202


Skil 2750 (HM)

Draper CD180VK	Ferm FSD1800K1	Hitachi DS12DVF	Hitachi DS14DVF	Makita 6226 DWE	Makita 6337 DWDE	Metabo BST 12 Plus	Metabo BST 12 Impulse	Performance Power Pro 12v	Ryobi CBD-1202	Skil 2750 (HM)
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5	20	45	63	59	70	74	34	23	18	71

1 Not stated

PHOTOGRAPHY CLIVE ROWAT

how efficient the drill was at using power. If a drill had a hammer action, this was tested by drilling holes into concrete. Don't compare ratings for drills with and without hammer setting as they are rated on different scales.

9 We drove screws into and out of pine and steel, measuring how long it took and how effectively you could control the speed and torque.

10 Using a fully charged battery, we drilled holes into beech and drove screws into pine. We measured how long each hole or screw took and counted the number of holes and screws completed before the battery ran out.

11 We simulated ten years of DIY use by drilling and driving screws into various materials, followed by appropriate rest periods. This cycle was repeated 2,000 times. If a drill had a hammer action this was also tested, by drilling holes into masonry.

Convenience

12 A panel of experienced DIY enthusiasts assessed each model. They looked at weight, balance, controls, inserting and removing drill bits, and changing the battery.

TOTAL TEST SCORE

This ignores price and is based on:

With hammer setting		All models	
Screwdriving	17.5%	Ease of use	25%
Hammering in concrete	10%	Endurance	20%
Without hammer setting		Drilling	10%
Screwdriving	27.5%	Battery	7.5%
		Manual	5%
		Features	5%

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

Is an ISA mortgage

If you want to use an ISA to repay your mortgage, you need to be willing to take a

There's more to picking the right mortgage than searching for the best rate. You also have to decide how to pay it back. Most people choose a repayment mortgage, but you can opt for an interest-only mortgage instead, usually backed by an investment such as a stocks and shares individual savings account (Isa). Investment-backed mortgages might sound appealing if you like to speculate, but they could be an unwise choice in today's financial climate.

REPAYMENT MORTGAGES

With a repayment mortgage, you make a payment to your lender each month over a set number of years. Some of this money repays the interest on your loan, and some goes towards repaying the capital (the amount you borrowed).

At the beginning of the mortgage term, most of your monthly payment is made up of interest. As the years pass, the amount you owe gradually decreases, meaning there's less interest to pay, and more of each monthly payment goes towards paying off the capital. By the end of the term, you'll have repaid everything you borrowed, as well as the interest.

INTEREST-ONLY MORTGAGES

As the name suggests, you pay just interest to your lender each month with this type of mortgage. You don't pay off any of the capital until the end of the mortgage term. Interest payments stay the same each month because the amount you owe doesn't change.

People with interest-only mortgages usually set up an investment, often an Isa, to pay into on a monthly basis. The idea is that, by the end of the mortgage term, the investment will have produced at least enough money to repay the capital.

WHICH IS BEST FOR YOU?

The biggest advantage of repayment mortgages is that they guarantee to repay your loan by the end of the term. Isa-backed mortgages don't. They rely on stock market performance to build up enough money to repay the capital. And stock market investments, by their very nature, carry a risk.

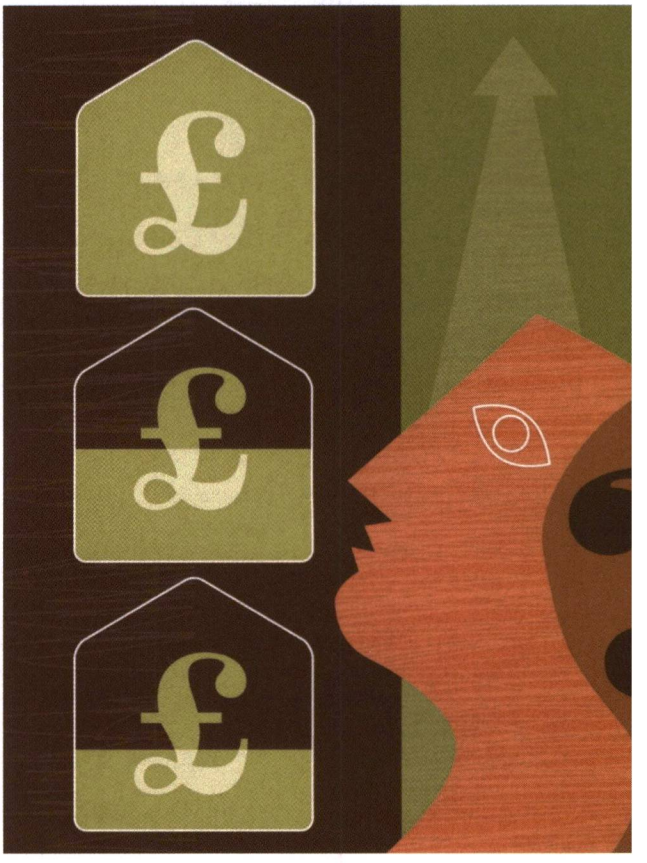
The ups and downs When you take out an Isa to support an interest-only mortgage, you set your monthly payments according to an assumed investment growth rate. But, of course, there's no guarantee that your investment will live up to your expectations.

Say, for example, you take out an £80,000 mortgage and base your Isa payments on an expected growth rate of 7 per cent (after charges). If your investment achieves only 5 per cent growth, you'd be left with just £60,000 at the end of the mortgage term – so you may be unable to pay off the loan.

You can avoid a shortfall like this by reviewing your Isa growth regularly and increasing monthly payments if necessary, though such increases could add considerably to the overall cost of the mortgage. Alternatively, if you're cautious and assume lower growth, you'll pay higher premiums from the start.

An Isa also exposes you to market fluctuations. Your investment could perform well for years then lose

ILLUSTRATION PAUL WEARING



ALTERNATIVES TO ISAS

Not all lenders insist that you have an investment to back up an interest-only mortgage. This could suit you if you plan to sell your house and use the proceeds to repay the mortgage. It's also an option for young first-time buyers who want to keep repayments low, though they'll need to start repaying the capital at some stage.

In the 1980s and early 1990s, endowment policies were often used alongside interest-only mortgages. Unfortunately, they left many people facing a shortfall at the end of their mortgage. And many endowments were mis-sold: lenders didn't fully explain the risks of using investments to repay a mortgage. Similar investment risks exist with Isas, but the products themselves are far more flexible. For example, you can decrease payments or stop paying, without incurring a penalty. It's also easier to switch providers than with an endowment policy, and the upfront charges are lower.

If you're getting a mortgage for the first time, avoid endowments. If you're stuck with one that you think was mis-sold, visit our website www.endowmentaction.co.uk

worth the risk?

gamble on the stock market

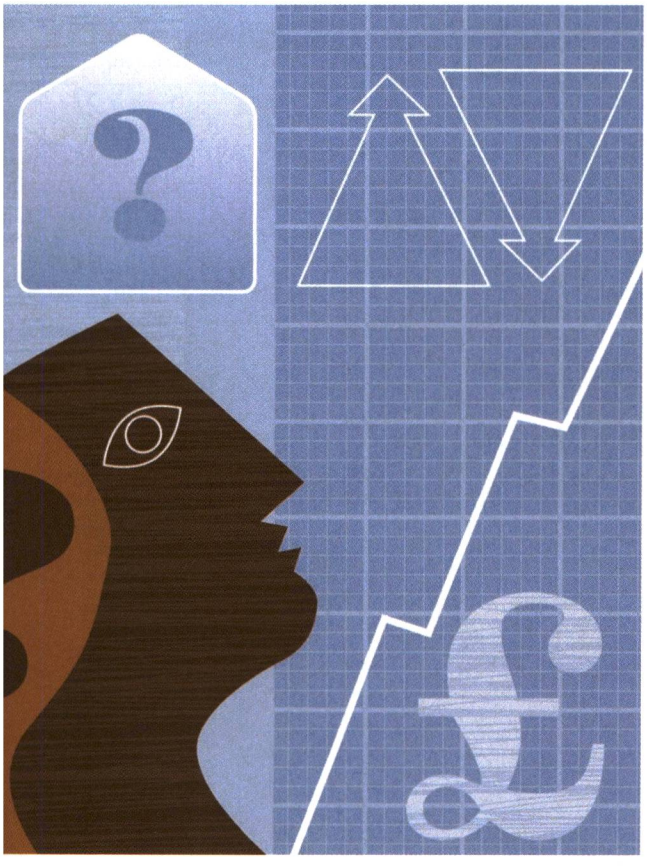
thousands overnight in a stock market crash. If this happens near the end of your mortgage, it will be difficult to make up the losses.

The flip side is that, if your Isa stocks perform well, you could earn enough to repay your mortgage early, or be left with an extra lump sum.

Weighing up the gamble With an Isa-backed mortgage, you don't repay any capital until the end of the term. So, as the years pass, you're effectively borrowing more than you need to, as you're investing money in an Isa when you could be using it to repay your mortgage. If the rate of growth on your Isa exceeds the interest rate you're paying on your mortgage, then the gamble pays off. If it's lower, you'll end up worse off than with a repayment mortgage – as illustrated below.

Investment growth rate	7%	5%
Mortgage interest rate	4%	6%
Repayment mortgage monthly cost	£422	£515
Isa-backed mortgage monthly cost	£402	£579

This chart shows monthly costs for a repayment and an Isa-backed mortgage, with different growth rates and mortgage rates. The figures are based on borrowing £80,000 over 25 years, with an initial charge of 3.5 per cent and an annual charge of 1.5 per cent on the Isa.



Today's market In the past, when stock markets were booming and mortgage interest qualified for tax relief, investment-backed mortgages were a good bet. Now the picture's different. It's probably not sensible to expect more than 7 per cent growth in the long term: stocks and shares are currently achieving a lot less. You also need to take account of the charges you pay on an Isa – these would bring growth down to around 5.5 or 6 per cent. As we went to press, the average mortgage rate was 5.65 per cent. So there's currently no incentive to go down the riskier Isa-backed mortgage route.

Over to you Even if future economic conditions seem to point you to an Isa-backed mortgage, your decision must hinge on how comfortable you feel with risk. It's also important that you feel confident dealing with complex investments. You'll need to monitor your Isa growth and your mortgage rate regularly, and be prepared to take some tricky investment decisions, such as what to do if your Isa isn't on target to repay your mortgage. You may also need to plan your investment in stages. For example, you might want to place your funds somewhere less risky near the end of your mortgage term to protect them from stock market crashes. If you're planning to do this, you should aim to invest more earlier on, as safer investments tend to yield smaller returns.

If you do fancy the gamble, think carefully if you're within 20 years of retirement. If your Isa performs badly, you may not have time to make up the shortfall before the end of your mortgage term.

HOW ISAs WORK

An Isa isn't a product in itself. Instead, it's a tax-free wrapper for your investments and savings. There are three different types of Isa: stocks and shares, cash, and life insurance.

To support a mortgage, you need a stocks and shares Isa. This lets you invest directly in shares or in pooled investments such as unit trusts or investment trusts. You can also put your money in lower risk investments such as corporate bonds and gilts.

Each tax year, you can take out one maxi Isa or up to three mini Isas. You can invest different amounts in each, depending on the tax year. For details, see *Which? Tax Saving Guide 2002*, p45, or leaflet IR2008 from the Inland Revenue (see 'Contacts', p58).

You can currently invest up to £7,000 a year (£583 a month) in a stocks and shares maxi Isa. This should be enough to support a mortgage of around £300,000 to £400,000, depending on the growth rate. If you also have a mini cash or life insurance Isa, your stocks and shares investment would be restricted to £3,000 in a mini Isa.

The government has pledged to keep Isas' favourable tax status until 2009. If this is removed, you'll need to invest more to reach your target.

The three-month test drive

When it comes to buying a new car, it's easy to be swayed by a manufacturer's reputation. But when we asked *Which?* readers about seven new cars, we found that the reality of living with a car doesn't always match the expectation

Bridget Wells surveys opinion about recently released cars

Another batch of new cars, and with it some interesting lessons about what to expect from familiar marques. Nissan, for example, has ditched its long tradition of boring-looking cars, and the new Polo falls short of the reliability you might expect from VW.

But why pay heed to popular preconceptions? Each year, for *Which? Car*, we send surveys to 80,000 people to compile in-depth profiles of their cars. Combined with comprehensive testing of other factors, such as safety and security, it gives us a unique evaluation of most UK models.

Between big surveys, we interview ten owners of new cars, as they're released. Each owner has spent at least three months with the car. So combined with the objective data from *Which? Car* – given in the summary boxes – they should keep you abreast of the quality of new releases.

CITROEN C3

People short-listed the C3 for various reasons – low fuel consumption, the Citroën brand, the distinctive egg-shaped appearance – but ended up won over by the overall package. It's a well-rounded car in more senses than one.

It offered plenty for the price and low running costs added to the attraction. The C3's fuel consumption is indeed impressive and it also has low CO_2 emissions. This means it's less harsh on the environment than many other cars – and that it falls in a low road-tax band. But remember that depreciation affects the cost of ownership more than fuel consumption or tax – Citroëns tend to be in the mid-range for loss of value.

SMALL BUT WELL FORMED

For a small car, most thought the interior space was good. In particular, headroom is 'phenomenal' and front legroom 'excellent'. And the seats are positioned high, so it's easy to get in and out. However, several people criticised the legroom in the back – 'very cramped', especially for adults.

Interior storage is okay, and includes an air-conditioned glove compartment, to keep things cool. Boot space is also adequate, and owners of the Exclusive model were impressed by the attachable 'Moduboard' shelf (pictured, below).

There were a few quibbles, such as vision-obstructing front pillars. And there were several minor, one-off problems with build quality, though only one driver was really put off by these. Overall, people were delighted with their purchase. As Jeremy Legg told us: 'If you want a small, efficient car, it's ideal.'

'A friend says it looks like an egg, but I'm very pleased with it' John Baker

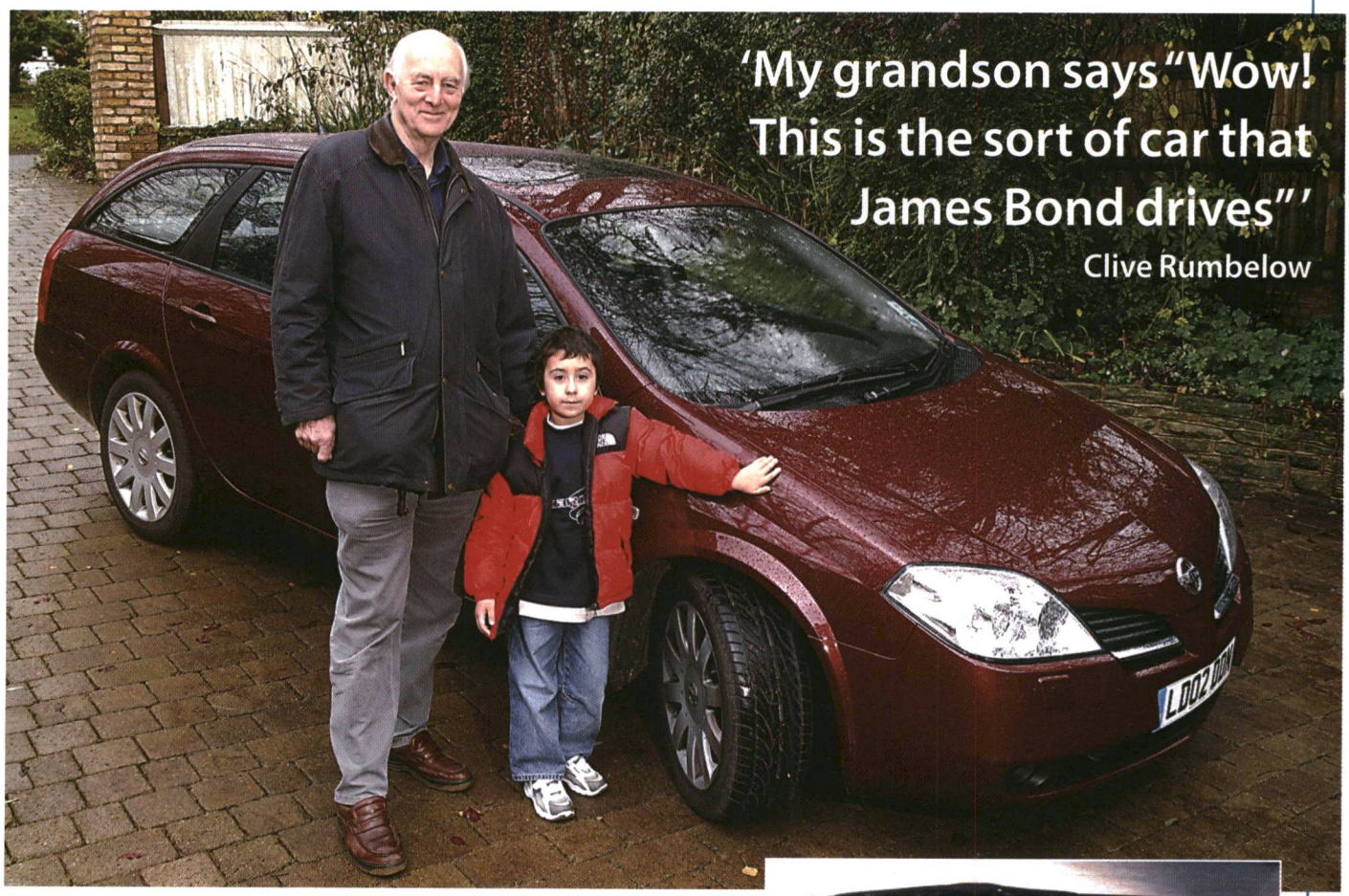
The Moduboard on the Exclusive model can be used to create a two-level boot

FACTS FROM WHICH? CAR

On-the-road price	£8,495 to £12,295
Size (l x w)	3.85m x 1.67m
Engine sizes (litre)	1.1 to 1.6
Fuel consumption (mpg)	petrol 39.8 to 45.6; diesel 65.7 to 67.3
CO_2 emissions (g/km)	petrol 148 to 170; diesel 110 to 112
Brand reliability	Poor
Safety	Fair
Security (theft from car)	3/10

PHOTOGRAPHY JOHN TRENHOLM

NISSAN PRIMERA



The new Primera – a radical departure from its previous incarnation – is a result of Nissan's recent partnership with Renault. It's a successful meeting of minds: a vast improvement on the old Primera, and attracting praise for its appearance which Nissan can hardly be used to.

But if Renault has added previously absent design flair, Nissan has made the most of its reputation for technological engineering. The most obvious sign is the N-form console (pictured, right). Controls for things such as the radio have been moved from their traditional places to a central control console. Information is displayed on a screen which is tilted towards the driver, and large buttons are used to control its functions. The result, given time, feels more natural than a conventional layout. It attracted a huge amount of praise for its logical layout and simplicity. Judie Sedgewick explained that 'because the controls are horizontal, you can just put your hand out. There's a great big button for the air conditioning, a great big button for the radio...so much easier to find when one is driving.' The functions of the console vary with spec level.

Other, optional, bits of gadgetry include a rear-view camera that turns on when you reverse and a satellite navigation system that talks you to your destination.

THE DRIVING EXPERIENCE

Unsurprisingly for such a luxurious affair, comfort was a big concern for our owners. The interior is stylish, and leg- and headroom are impressive. As Reginald Watkins told us: 'On long trips, you can just sit back and feel comfortable driving.' The only disappointment was that the Primera lacked nooks and crannies to store sweets and spare change.

Driving comfort is added to by the Primera's handling. Acceleration, cornering, steering and brake power are all good. And engine noise is kept to a minimum.

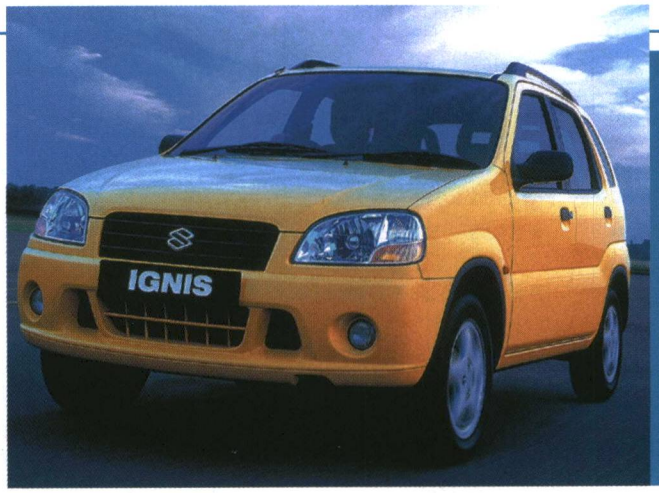
Clive Rumbelow summarised what the Primera represents: 'Nissan has kept the old values of brand reliability, but it's added some exciting things. For the price level, it's quite an exciting car.'

The Primera's N-form console reorganises the dashboard controls on to an easy-to-use central console

FACTS FROM WHICH? CAR

On-the-road price	£14,600 to £21,800
Size (l x w)	4.57m x 1.99m
Engine sizes (litre)	1.8 to 2.2
Fuel consumption (mpg)	petrol 31.0 to 38.2; diesel 46.3
CO_2 emissions (g/km)	petrol 177 to 220; diesel 161
Brand reliability	Good
Safety	Fair
Security (theft from car)	5/10

SUZUKI IGNIS



'It's very high off the ground. It's got eight inches of ground clearance, so it stands out a mile. If we go to a supermarket, you can see it miles away' John Wayland

Suzuki's latest supermini makes no bones about going for the value-for-money market. You pay a low price and get a basic specification level. But it does have one trick up its sleeve: an unusually high stance. Like another recent Suzuki release – the Liana – it relies on height to mark it out from the competition.

As with the Liana, there was plenty of praise for this approach. People liked the enhanced visibility and headroom, and the ease of getting in and out of the car. Julie Burden commented: 'My father's elderly and he can get in and out of it very easily.' One owner, Ronald Shaw, also liked the visual impact that this extra height adds to the car: 'Most people who see it think it's bigger than it is, it has a mini-MPV look about it.'

And that's not the only way it avoids traditional small-car pitfalls. First, the engine is fairly nippy. John Wayland told us: 'We wanted something small, but more powerful than a 1.1 engine.' A 1.3-litre, 16-valve engine left most people pleased with the acceleration, and the handling was also well liked by our drivers.

Second, the use of interior space is intelligent. 'It's deceptively spacious inside,' reckoned Julie Burden. 'The rear seats fold down flat, whereas with other cars they can lean up a little bit, and interior storage is brilliant.'

A BUMPY RIDE

There were a few dislikes, principally that the Ignis can give a bumpy ride on hard roads. A couple of people even said that it rattled and shook on the motorway. It's also worth checking out the engine noise before buying – particularly at high speed. And two owners mentioned that the paintwork scratched easily.

Despite these problems, overall, everyone was pleased with the engine performance. Combined with the pleasant height and comfort level, it meant that the Ignis did deliver value for money. But there is one thing that they didn't pick up on. The Ignis – again, like the Liana – is needlessly easy to break into and steal from.

FACTS FROM WHICH? CAR

On-the-road price	£6,995 to £9,285
Size (l x w)	3.62m x 1.60m
Engine size (litre)	1.3
Fuel consumption (mpg)	petrol only 38.7 to 44.1
CO_2 emissions (g/km)	petrol only 150 to 170
Brand reliability	Best
Safety	Fair
Security (theft from car)	1/10

HYUNDAI MATRIX

Like the Suzuki (above), Hyundai's latest MPV is a high-rider. And, again, the height is a big hit, making the car easy to get in and out of. As Ken Cox told us: 'It saves struggling out of a low seat and banging your head as you get in.'

It's particularly suited to people who have to consider mobility problems. Peter Arthur commented: 'It's good for an older person because of the height of the seats.'

The Matrix's other big strength is roominess, which is augmented by the 'extremely versatile' movable seating. Fiona Little was impressed: 'I got a huge box into the back of the car, plus two kids, and all our luggage.' However, she found that she couldn't put either of her young children in the front passenger seat – Hyundai specifically recommends against this.

FLAWS AND DEPRECIATION

The Matrix did come in for some criticism. Four owners of the 1.6 GSi petrol version felt the engine was sluggish and the acceleration lacking. And five owners experienced build problems, including a faulty gearbox. Happily, the Matrix comes with a five-year warranty, two years longer than the usual offering.

Overall, most people thought they'd got a good car for the price, especially given the features that come as standard. They were aware that the Matrix will lose value quickly – we estimate about 60 per cent over three years – but they were unconcerned, content to keep the car for so long that depreciation was unimportant.

'The back seats fold down and tip forward, so there's a nice little platform to carry the dogs' Keith Crawford

FACTS FROM WHICH? CAR

On-the-road price	£10,995 to £13,045
Size (l x w)	4.03m x 1.74m
Engine sizes (litre)	1.5 to 1.8
Fuel consumption (mpg)	petrol 31.0 to 35.3; diesel 47.1
CO_2 emissions (g/km)	petrol 191 to 219; diesel 158
Brand reliability	Good
Safety	Fair
Security (theft from car)	1/10

PHOTOGRAPHY PAUL THOMAS PHOTOGRAPHY

VW POLO

Adverts for the 'tough new Polo' feature people merrily slamming their car doors, safe in the knowledge that it's tough enough to take all they can throw at it.

Our ten drivers were certainly attracted by this much vaunted sturdiness and VW's reputation for reliability. They're typical VW drivers: fiercely loyal to the brand, and willing to pay VW's traditionally high prices for its perceived quality and reliability. But, this time round, the expectation was some way from the reality they encountered.

'It's a nice car, but there are lots of ifs and buts about it' John Sabin

THE NOT-SO-TOUGH NEW POLO

Despite its reputation among VWphiles, the German manufacturer scored only average for reliability in the last *Which? Car* survey. And eight of the ten owners soon fell foul of their misapprehension – by the time we spoke to them, faith was faltering. Some even muttered that the new Polo was 'unreliable', 'disappointing' and 'average'.

Five drivers encountered electrical problems, particularly with the engine-management system and the warning lights on the dashboard. And they found a distinct lack of replacement parts, perhaps suggesting that they weren't alone in their predicament.

Another big problem was the door fittings – some of our interviewees found themselves getting unexpectedly wet. As Juliet Harris told us: 'Both my front-door seals are faulty, so when it rains I get really wet.'

And there was a litany of other niggles. Over to John Owen: 'I had the front, near-side shock absorber replaced. Continual rattles from the central console. Jerky acceleration. Creaking suspension. Noisy brakes...'

Remarkably, many of the owners were prepared to overlook the Polo's 'teething problems', in the light of its strengths. The soggy Juliet Harris again: 'On the day it happened, I absolutely hated the car. But then I got over it and, overall, it's still a fantastic car.'

This forgiveness was partly down to the owners' faith that the problems would be fixed. But many repairs were ongoing and two owners had lost patience. 'I think the manufacturer has been completely useless. Our previous VW never gave us a minute's bother, but the Polo has shaken my confidence,' said John Sabin.

MAKING UP FOR THE FAILINGS

So what is it about the Polo that made most of the owners so forgiving of its faults? One big reason was safety. 'It feels bigger than it actually is and very safe to drive,' says Hywel Pearce – and safety tests agree that the Polo is one of the safest cars in the supermini class.

Increasing pressure on manufacturers to make safer cars often leads to their widening the pillars, which can limit forward visibility. But people thought visibility on the Polo was great. According to Katherine Ann Hirst, it's 'much better than on the previous Polo.' Only two drivers had reservations – they thought the rear pillars limited visibility when reversing.

The Polo also gives a pleasant, quiet ride. Two owners mentioned the quiet engine as a particular strength, though for some this was slightly spoilt by wind and tyre noise.

Opinion about acceleration was more mixed. The two owners with 1.2-litre engines were both happy. As John Sabin put it: 'It's only three cylinders but it seems to be a good engine. And it's very flexible through the gears.' But of the eight owners with the 1.4-litre engine, four deemed it merely adequate – 'it's good, rather than very good...it could be more powerful' – and two were unhappy with the level of power. John Owen is 'dissatisfied. On hills, performance is poor – it will not go fast up hills.'

Fortunately, people agreed that the car was responsive 'once you get going'. And other aspects of the driving experience were heaped with praise. Everyone admired the 'comfortable' steering and 'solid, smooth' ride comfort. According to Pamela Molesworth: 'I feel the car is part of me. It just does what I want it to. The brakes were also well liked, though one person found them a little 'severe' and they took a while to get used to.

HOLDING VALUE

If the apparent problems with build quality persist, they could have a knock-on effect on how the new Polo holds its value. What's more, VW has recently publicised price cuts (though the entry-level Polo has actually gone up in price). Such cuts usually mean quicker depreciation. 'While our prices have dropped, our standards are as high as ever...Take your time. Eventually you'll believe it,' says VW. For the new Polo, 'take your time' might be good advice – wait to see if the problems do continue.

FACTS FROM WHICH? CAR

On-the-road price	£7,995 to £13,160
Size (l x w)	3.90m x 1.65m
Engine sizes (litre)	1.2 to 1.9
Fuel consumption (mpg)	petrol 37.2 to 47.1 diesel 56.5 to 61.4
CO_2 emissions (g/km)	petrol 144 to 182; diesel 124 to 135
Brand reliability	Average
Safety	Fair
Security (theft from car)	3/10

MORE OWNERS' OPINIONS WANTED

We need views on the following: **Citroën Berlingo**, **Ford Fusion**, **Peugeot 307 SW** (seven-seater), **Mazda 6**, new **Mercedes-Benz E-class** (from August 2002), **Renault Avantime**, new **Renault Mégane** (from October 2002), **Renault Vel Satis**, new **Saab 9-3 Sports Saloon** (from September 2002), new **Seat Ibiza** (from May 2002), and **Skoda Superb**. Write to Dept NL at our Hertford address (see p2) or email **helpwanted@which.net** with your name, address, phone number, the exact model of your car and when you took delivery of it. ▷

FORD FIESTA

'At first, I was disappointed, but new models are rarely blemish-free' Ian Winduss

Since its launch, the new Fiesta's had its fair share of problems. A recall was issued to fix a fault with the air bags. And there was also a second fault, causing the car to fail to start properly or stall. For some, this was made worse by how the dealers handled it. In the past, *Which? Car* has found that Ford dealers' servicing is below average, and two of our owners were unimpressed. 'I've had a big up-and-down with the dealer. It hasn't been too supportive, even though it's a main agent,' said Albert Barnes.

But, despite the recall, feelings about the car have remained fairly positive, and there were notably few other build-quality problems.

A GOOD OVERALL PACKAGE

The Fiesta's popularity survived these two flaws because people were so happy with the package as a whole. A big part of that is the new, updated styling – there were even some favourable comparisons to the Ford Focus. The only notable detraction from the overall look of the car was the excessive use of plastic on the interior, particularly on the door panels.

Another factor that impressed several Fiesta owners was the quiet engine. As Tricia Giddens told us: 'If you're stuck at traffic lights, sometimes you think you've stalled.'

It's also easy to get in and out of, thanks partly to the door size, which is generous for a small car. Mike Harris said that, though his mother has mobility problems, 'she finds it very easy to get in and out'.

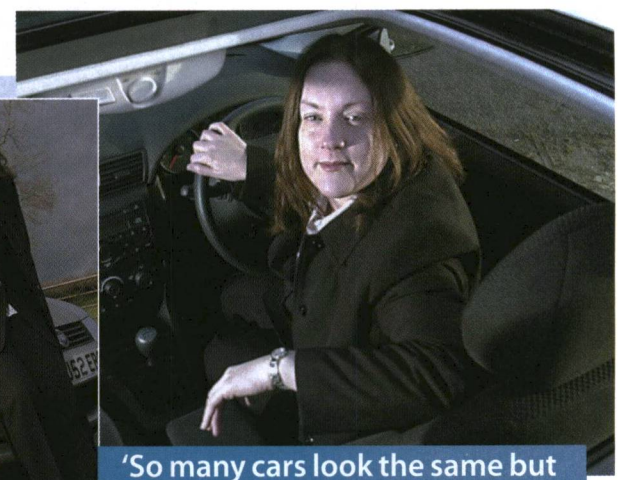
The Fiesta's a good car for town driving and occasional longer journeys. Any worries about handling focused on the lack of power and overtaking on the motorway. There was also criticism of the instrument panel, which isn't intuitive.

These factors – style, quietness, door size and handling – were enough to convince the owners to forgive the problems. The Fiesta didn't excel in any particular area, but there were no obvious weak spots either, making for a good overall package. Sean Radtke echoes the only word of warning, given by several drivers: 'Shop around, because the out-of-the-box price is quite a lot for what it is.'

FACTS FROM WHICH? CAR

On-the-road price	£8,495 to £10,695
Size (l x w)	3.92m x 1.80m
Engine sizes (litre)	1.3 to 1.6
Fuel consumption (mpg)	petrol 40.9 to 45.6; diesel 61.4 to 65.7
CO_2 emissions (g/km)	petrol 147 to 164; diesel 114 to 120
Brand reliability	Average
Safety	Fair
Security (theft from car)	6/10

FIAT STILO



'So many cars look the same but the Stilo is distinctive' Julie Burden

The Stilo is designed and marketed as a stylish car, a fact not lost on our drivers: 'I just liked the look of it. It is a unique-looking car,' said Mark Simpson. But what about the inside? The big message here is that it's crucial to choose the right model. The Stilo is available with three or five doors, and engine sizes span from 1.2 litre to 2.4 litre – not every spec level was to everyone's taste.

Two people with lower capacity (1.2-litre and 1.6-litre) engines came to regret compromising on power. They were unimpressed by the Stilo's acceleration, particularly uphill. Julie Burden, ex-owner of a 1.2-litre model, commented that 'they've put too small an engine in a big car.' Julie has since exchanged her Stilo for one with a more powerful engine. Fortunately, whatever the engine capacity, everyone agreed that the Stilo handled well on the road.

Inside, the headroom was thought admirable and the adjustable seats were well liked, as was the general look of the interior. But there were dissenting voices from owners of the three-door version, which can be difficult to get out of for back-seat passengers.

STYLE AND SUBSTANCE

All the owners were pleased with the amount of room for luggage, and the storage space inside the car. Alex Meldrum told us: 'It's got drawers, pockets, glove boxes, all sorts of things. I've got more space than I need.'

Dislikes and faults were of the niggly variety. A few people bemoaned the lack of somewhere to rest their left foot when not using the clutch, so a fairly long test drive is a good idea. Others criticised the poor visibility, especially for tall drivers, and soft suspension. And one owner recommended that people check the boot width, which he found lacking compared with his previous car, a Peugeot 306.

Problems with build quality included water coming into the boot and a faulty gearbox. Most of these were quickly put right by dealers.

However, overall, our interviewees would happily recommend it to a friend – as long as they picked the model and engine size carefully.

FACTS FROM WHICH? CAR

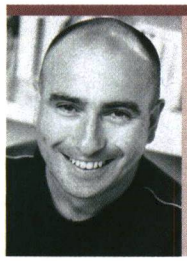
On-the-road price	£10,835 to £16,135
Size (l x w)	4.18m x 1.78m
Engine size (litre)	1.2 to 2.4
Fuel consumption (mpg)	petrol 28.8 to 44.8; diesel 51.4
CO_2 emissions (g/km)	petrol 149 to 233; diesel 146
Brand reliability	Poor
Safety	Fair
Security (theft from car)	4/10

PHOTOGRAPHY BOURNEMOUTH NEWS AND PICTURES

ask the experts

This month, questions on train travel

Send us your questions
experts@which.net
Ask the experts,
PO Box 44 Hertford X,
SG14 1SH



Pete Tynan tells you how to get compensation if trains run late, offers advice if you're left stranded, and joins in the hunt for Rover

Wild about Rover

Q We plan to travel the UK by train, using an All-Line Rover ticket. We have some information but could do with more details. For instance, where can we buy them?

A All-Line Rovers allow unlimited travel without time restrictions on all National Rail operators (apart from Eurostar). They're available on demand from any staffed station. Should staff be unfamiliar with them, refer them to the Retail Manual Part Two – they can issue them straight away using the barcodes on pages 'NAT.G.1 and 2'. Prices currently vary from £325 for a week's standard-class travel, to £750 for a fortnight's first-class travel (with this, several operators offer perks like free food and drink). A 34 per cent discount is offered with some railcards and also applies to child fares.

Paying for lost time

Q Who decides the level of compensation paid for poor train performance? As a London commuter, the reduction in season ticket prices on renewal (typically 5 or 10 per cent) doesn't truly reflect the lost time, inconvenience and hassle experienced during the year.

A The minimum levels for compensation for season tickets of a month or more are specified by the Strategic Rail Authority (SRA). Levels are usually 5 per cent if the company's punctuality record falls below a trigger level, and a further 5 per cent if it fails on reliability. But some companies increase these and pay out 10 per cent refunds in each case if they miss the targets.

If you hold day tickets or weekly season tickets, you can claim compensation to the value of 20 per cent of the fare paid where a journey is delayed by more than an hour. This is a minimum level and some companies offer greater refunds or compensation for shorter delays.

We last looked at compensation in August 2001, when we said we thought the process should be standardised and refunds given irrespective of ticket type.

Everybody off

Q My local train has a tendency to terminate late trains before the advertised end of the route, leaving passengers stranded. Surely this isn't allowed?

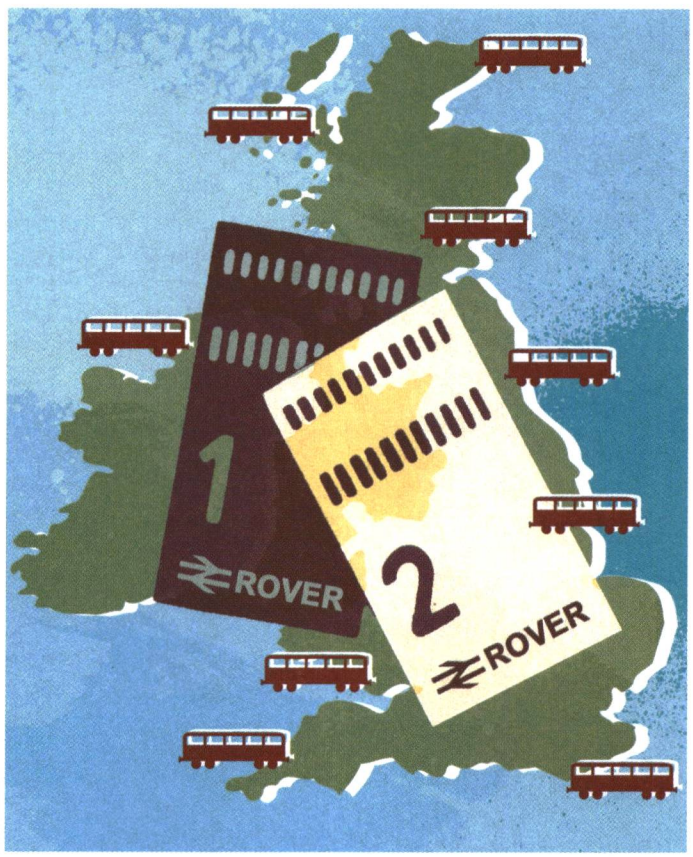
A The Passenger Service Requirements lay down the minimum service level an operator must provide, both in terms of overall frequency and first/last trains. When any train is cancelled or terminated short of its destination, the operator has to pay a penalty to the Strategic Rail Authority. Similarly, the operator has to compensate passengers, under the National Conditions of Carriage and/or its own Charter regardless of the type of train and, in the same way, has an obligation to get passengers to their final destination. This could involve anything from paying for a taxi, say, to overnight accommodation.

If they'd only connect...

Q My regular journey involves a combination of different rail companies. It's not unknown for relatively small delays on one part of the journey to lead to missed connections and successively greater delays, even though no one operator's threshold for lateness has been reached. What compensation can I claim?

A Whether an operator's own threshold for lateness has been reached is irrelevant. The National Conditions of Carriage say that, if you arrive at your destination over an hour late because a train is delayed, you're entitled to vouchers to the value of 20 per cent of the fare for the whole journey. Some operators give more – and some give cash rather than vouchers – but this is your legal entitlement.

You can claim from any company (even one you didn't use) and you can get the claim form from any station. But you have to claim within 28 days of travel.



Seasonal availability

Q My train journey, between St Albans and Croydon, is a direct service, involving no other form of public transport. Yet I have to buy a Travelcard season which includes travel on London buses and the underground, rather than a weekly train season ticket. Why?

A There are a few cases where a season is available in addition to a Travelcard at a slightly lower price, but in the majority of cases (including yours) only the Travelcard is available. For your particular journey, the cost of a weekly season ticket is the same as a Travelcard season. In other words, because you are crossing London, you're in effect getting all the other rail services, tubes and buses for free.

It's the way you travel

Q The fares on my journey differ according to direction. Isn't this odd, given that the journey both ways is run by the same operator, Thameslink?

A Cheap fares may differ according to direction as different time restrictions may apply, but full fares should be the same each way. Thameslink told us that it plans to eliminate this 'anomaly' by the middle of this year.

QUESTIONS, PLEASE

Our experts are now looking for questions on: • **DIY safety** • **Food scares (food poisoning, acrylamide, irradiation, BSE and so on)** • **CA and *Which?***, and • **Neighbourhood rights**. You can send your questions for publication by post to **'Ask the experts'** at our Hertford address, above, or by email to **experts@which.net**. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

ILLUSTRATION KEVIN EVANS

TOMATO SAUCES

SAUCES TASTED

Bertolli Tomato & Basil
Cirio Basilico Pasta Sauce
Dolmio Sun Ripened Tomato & Basil Pasta Sauce
Go Organic Italian Tomato & Sweet Basil
Homepride Tomato & Basil Pasta Stir & Serve
Loyd Grossman Tomato & Basil Sauce
Marks & Spencer Italia Tomato Fresh Pasta Sauce
Marks & Spencer Italia Tomato & Herb Pour Over Pasta Sauce
Pasta Reale Napoletana
Ragu Traditional Recipe Tomato Sauce for Pasta
Sacla Whole Cherry Tomatoes & Basil Sauce for Pasta
Safeway Italian Tomato & Herb Sauce for Pasta and Bolognese
Sainsbury's Italian Tomato & Herb Sauce for Pasta & Bolognese
Seeds of Change Tomato & Basil Pasta Sauce
Tesco Original Pasta Sauce

If you're after that authentic taste of Italy, you may be disappointed with these tomato sauces.

The best The pick of the crop was the **Sacla** sauce, but it managed only six out of 10 overall. One taster was surprised at its authenticity: 'Wow! Proper tomato! You can clearly tell it was made with real tomatoes.' Unfortunately, it didn't convince everyone. Another thought it 'lacked flavour and intensity'. But it was one of only two tomato sauces that most would eat again. It was one of the most expensive sauces, at £1.49 for 290g or two portions.

The other favourite was the **Go Organic** sauce. One taster said: 'As bought sauces go, it's pretty decent.' But others felt its herb flavours weren't apparent, and that it 'lacked oomph'. At £1.79 for 250g, it was another relatively expensive option.

Worth a try If you're desperate for a ready-made sauce, but can't find either of the above, you could opt for the **Bertolli** sauce. It was described as 'a fair attempt', but was let down by an artificial finish.

The worst **Sainsbury's** sauce cost just 79p for 290g, but our panel thought it tasted rotten. One taster felt it had 'nothing to commend it', and one gave it 'one point for presumably not being poisonous'. Another called it 'tomato-flavoured glue'. Only one expert was at all positive, saying the sauce could be moderately useful if you added other ingredients.

> **'One point for not being poisonous'** Sainsbury's sauce

NUTRITION

Tomato sauces are generally relatively high in fibre. Half a jar of the Go Organic sauce provides 4g of fibre – almost a third of a woman's fibre needs for the day. On the downside, several have added sugar – sometimes around 10g per portion, which our expert thought was unnecessarily high. Fat content varies but can sometimes be high because of added olive and sunflower oils. The tasty Sacla sauce has 7 per cent fat (11g per portion) – one of the fattiest of all the sauces on test.

DIY TIPS

As one of the tasters commented: 'Why bother with one of these when it's so simple to make yourself?' To make your own Neapolitan tomato sauce, lightly fry a little garlic in some extra virgin olive oil. Then add the tomatoes. Ideally, you should use peeled and seeded San Marzano or plum tomatoes, but you can easily cheat with tinned. Lightly simmer until any excess liquid has evaporated, then add fresh basil, salt and pepper to taste. And before you can say 'pomodoro', you've got an authentic, tasty Italian sauce, without a jar in sight.

Sauces of disappointment

Ready-made sauces are quick, easy, and meant to conjure up authentic flavours, but our experts weren't impressed

When time is at a premium, what could be simpler than a ready-made sauce? Boil some pasta, stir in some tasty pesto, and you've got an Italian meal in minutes. Or, if you're feeling more adventurous, you could fry some chicken and stir in a sweet and sour sauce or a jar of tikka masala.

Sales of ready-made sauces are booming. We spend around £200 million on pasta sauces alone each year. But our expert tasters found that most of them are very poor imitations of the real thing.

TASTING TIMES

To find out how they tasted, we served more than 40 big-name tomato, pesto,

PHOTOGRAPHY JAMES DUNCAN, STUDIO 21

PESTO

Traditional pesto should contain pine nuts, basil, parmesan, and the ubiquitous extra virgin olive oil. Instead, we found sauces made with sunflower oil, cashew nuts, and even potato flakes. None of the sauces tasted outstanding, but a couple were better than the rest.

The best **Sainsbury's** Green Pesto, £1.49 for 190g (four portions), was 'a creditable impersonation, with genuine pesto characteristics', according to one of our experts. 'As authentic as can be expected from a ready-made sauce' was another verdict. But one said it lacked punch, and it scored just five out of ten overall.

Sacla's The Classic Pesto, £1.69 for 190g, was 'full-flavoured, mellow but with vivid flavours'. Another tester found it 'tasty and authentic'. But one thought it contained too much cheese.

The worst **Sacla** produced one of the worst tasting pestos as well. Its Organic pesto, which costs 30p more, was described as tasting 'totally unconvincing', stale and flat.

Safeway's attempt was the same price as the praised Sainsbury's version, but was 'timid' and 'unappealing'. One expert thought it tasted more like a cheese and herb sauce than authentic pesto. Another asked 'where are the pine nuts?' Indeed, pine nuts form just 1 per cent of the ingredients. The less authentic cashew nuts make up 4.5 per cent, and potato flakes are the third largest ingredient.

> **Safeway's pesto has more potato flakes than pine nuts**

NUTRITION

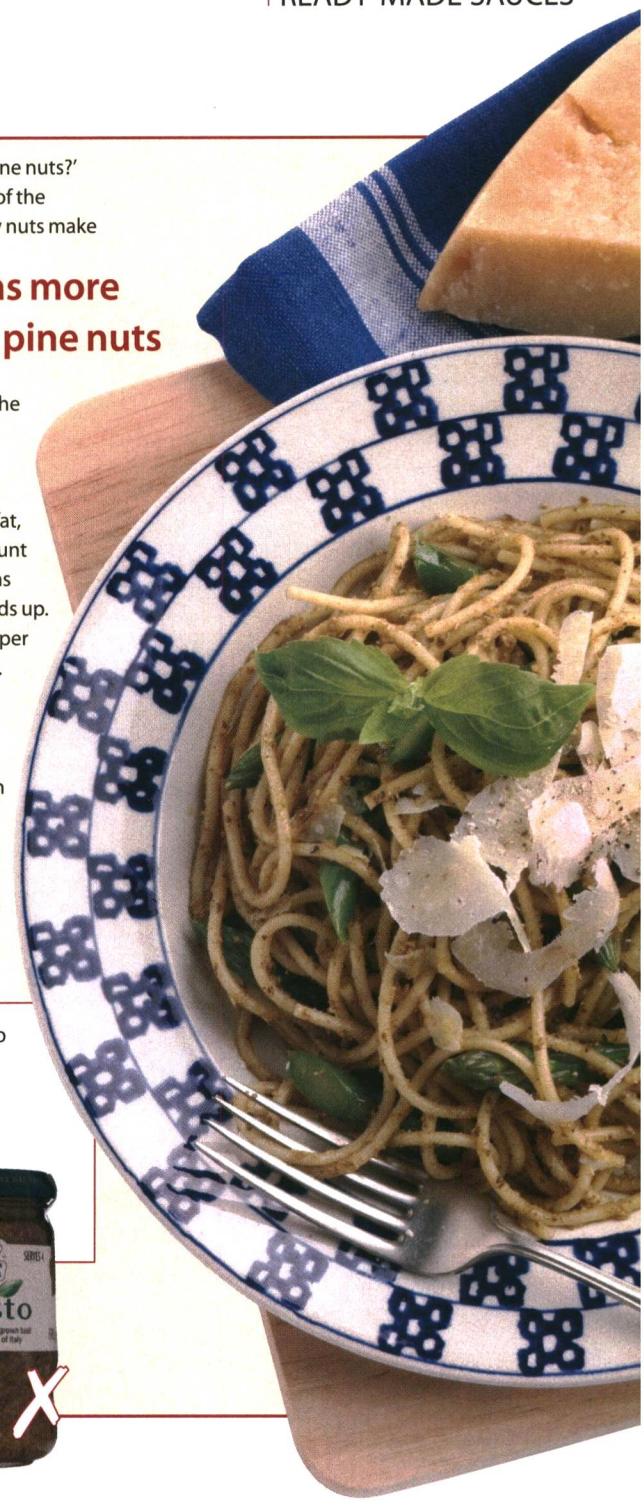
Most pestos have around 40 per cent fat, though you use a relatively small amount of sauce for a portion. The added salt, as well as the salt in the cheeses, soon adds up. A portion of Tesco's pesto provides 42 per cent of a woman's daily sodium intake.

DIY TIPS

Traditionally, pesto should be made with a pestle and mortar. But, although it may not satisfy purists, you can put all the ingredients in a blender. Blend fresh basil, sea salt, pine nuts, garlic cloves, grated parmesan and pecorino cheese, gradually adding the olive oil.

SAUCES TASTED

Asda Italian Pesto Sauce
Bertolli Pesto
Cirio Pesto Original
Marks & Spencer Italia Classic Pesto
Sacla The Classic Pesto
Sacla Organic Pesto
Safeway Italian Green Pesto
Sainsbury's Green Pesto
Tesco Pesto alla Genovese
Waitrose Italian Pesto



tikka masala, and sweet and sour sauces to five inspectors from *The Good Food Guide*, and asked for their verdicts. We prepared the sauces according to the label instructions, adding extra ingredients as directed.

Unfortunately, while most of the sauces are undoubtedly convenient, our experts found them far from tasty or authentic. Some were slightly better than others, but none grabbed our testers' taste buds, and some stood out for their appalling taste.

WHAT'S IN THEM?

The tasters' criticisms aren't surprising when you look at some of the ingredients. Several pestos contained potato flakes, lots of the tomato sauces had unnecessary amounts of added sugar, and several of the sweet and sours tasted too much of vinegar, or were packed with pineapple.

GOOD FOR YOU?

We asked a nutritionist to analyse the nutritional content of all the sauces, to see whether convenience could mean poor health as well as poor taste. Some of the labels make it hard to compare nutritional information. The Go Organic tomato sauce and Loyd Grossman's tikka masala sauce, for example, give information only for 100g of sauce. This is of limited use if you're trying to compare sauces, as there's a huge variety of recommended portion sizes. You need just 30g of Patak's Tikka Masala paste per portion, for example, while you should use 129g of Asda's Sweet and Sour Sauce.

By law, pre-packaged food must show protein, carbohydrate, fat content, and calories. Some sauces, such as Shere Khan's tikka masala and Amoy's sweet and sour, provide these four indicators only, while others give details of salt, sugar, fibre and saturated fat as well. We'd like to see all foods providing the full list.

HOW TO CHOOSE

See the boxes, above and overleaf, for details of the favourite sauces and the ones to avoid, our nutritionist's verdicts, and tips on how to make your own. For full recipes, see www.which.co.uk/whichextra. ▷

TIKKA MASALA

Chicken tikka masala is based on a traditional Indian dish also known as butter chicken or murgh makhani. The recipe has been modified by tandoori restaurants in the UK and the dish we're now used to tends to have more tomato and less cream than the original.

A good tikka masala should include chicken pieces that have been cooked in a spicy tikka paste, served in a tomato and cream sauce with ginger, butter, coriander, cumin, chilli and lime. It should taste creamy or buttery first, followed by tomato flavours and then sharp tastes of green chilli and lime.

That's what the expert tasters were looking for, but did they find any sniff of authenticity in these convenience curries? Once again, the panel thought the overall standard was disappointingly poor. Only one sauce stood out for them as being slightly better than the rest.

The best The **Patak's** paste scored an average of just five out of ten for taste. However, it was the only tikka masala sauce on test that most of our experts said they would eat again. One taster praised the 'good, intricate flavours'. And another said it tasted more like a genuine Indian masala than the other sauces he tried. However, one of our experts criticised the odd woody taste.

The instructions on the jar say you need to use only 30g of paste for each serving, so a 283g jar costing £1.49 should be enough for nine meals. It sounds like good value, but it's not quite as ready-made as some of the sauces in jars, as you have to add 100g of tinned tomatoes per person.

> **'An extraordinary concoction – looked and tasted foul'** Schwarz mix

The worst Three tikka masala sauces came in for particular criticism. One expert pronounced the **Schwarz** mix, which comes as a powder, 'an extraordinary concoction – looked and tasted foul.' Others said it was bland and dull and without character. It costs less than 20p a serving, at 77p for a 31g packet, but doesn't provide everything you need. All the sauces require you to add your own chicken, but with this one you also have to add your own milk and tomato purée. And, according to our experts, you'd be better off just serving up the chicken on its own.

Tesco's tikka masala sauce was also cheap. It costs just 88p for a 500g jar – as little as 22p per portion. Once again, though, our testers felt it wasn't good value when you take into account the taste. One verdict was: 'One to avoid. An ill-conceived blend of spices'. Another expert was even more damning, saying it was 'more like a chemical by-product that I wouldn't give to my cat.' Others criticised the sauce for being too sweet.

> **'It's a disgrace. I wouldn't feed it to the dog'** Colman's mix

The biggest thumbs down was for **Colman's** tikka masala mix. This comes as a powder, which forms the basis of the sauce, together with a pilau rice mix. For £1.30, you get enough to serve three to four people. It's certainly cheap, but it left our panel far from cheerful. 'Bogus' and 'a dreadful fake' was one expert's verdict. And another pet had a lucky escape – one of our tasters said: 'It's a disgrace. I wouldn't feed it to the dog'. The panel's view was summed up with 'simply revolting. Unpleasant in every aspect.'

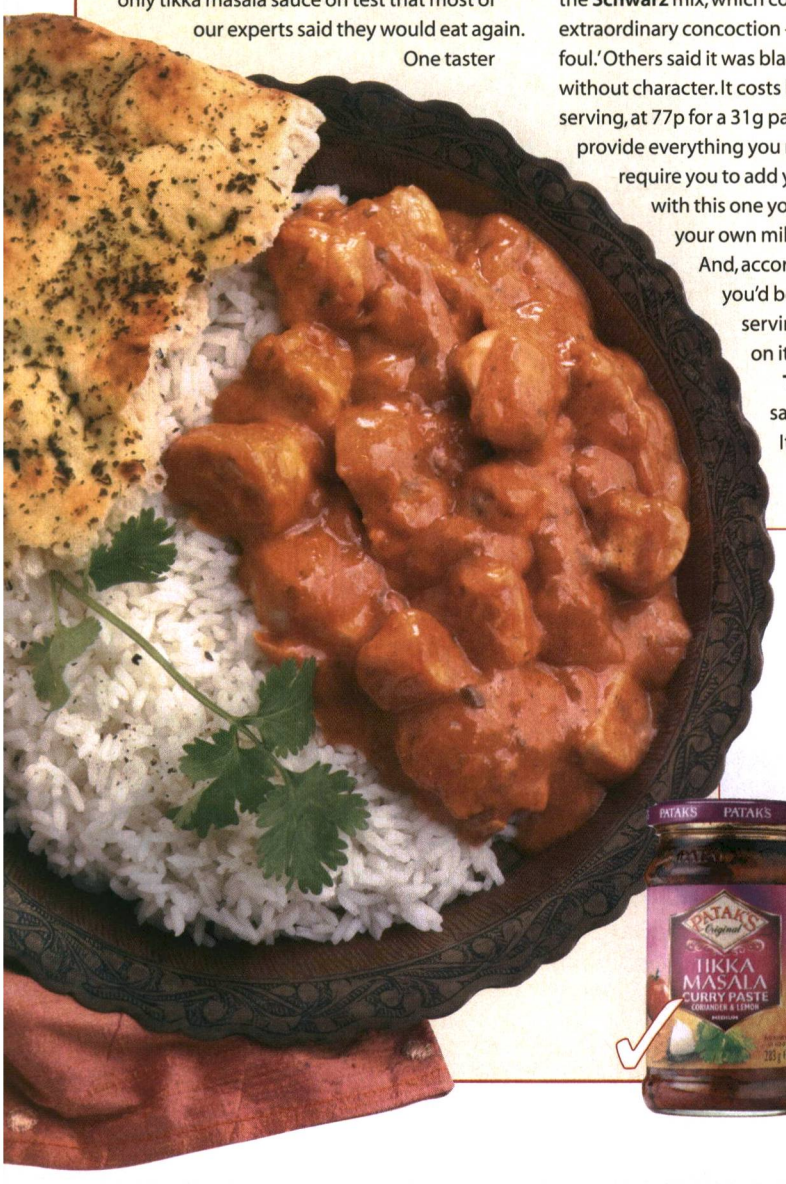
> **'An ill-conceived blend of spices'** Tesco sauce

NUTRITION

With all the cream, yoghurt and oil, tikka masalas tend to have a high fat content – up to 16.5 per cent, or 25g per portion, for Knorr's version. They also tend to have more artificial flavourings than the other sauces. Colman's, Sharwood and Knorr also provide hefty doses of sodium: one portion gives more than half the recommended daily sodium intake for a woman.

SAUCES TASTED

Asda Tikka Masala
Colman's Chicken Tikka Masala and Pilau Rice
Homepride Deliciously Good Tikka Masala
Knorr Sizzle & Stir Tikka Masala
Loyd Grossman Tikka Masala Curry Sauce
Marks & Spencer Tikka Masala
Patak's Tikka Masala Curry Paste
Schwarz Creamy Tikka Masala Mix
Sharwood's Tikka Masala
Shere Khan Tikka Masala Sauce
Tesco Tikka Masala Cooking Sauce
Uncle Ben's Sizzling Tikka Masala
Waitrose Tikka Masala Cooking Sauce



SWEET AND SOUR

As the name suggests, sweet and sour sauces should provide a balance between sweet and sour tastes, often provided by a mixture of sugar and vinegar.

One of our experts felt that Western restaurants tend to make the sauce very thick and brightly coloured, which isn't the traditional way. The sauce should be thick enough to coat the food, but this should be done by reducing the sauce rather than by adding lots of cornflour. And most experts agreed that pineapple should not be in a good sweet and sour.

Again, our panel was left with a sour taste. They thought the overall standard of the 11 sauces they tried was very poor.

'Quite unacceptably bad... mass-produced false stuff at its worst' Homepride sauce

The best The experts' favourite sauce, **Loyd Grossman** Sweet & Sour, costing £1.65 for 370g, scored less than four out of 10 overall. One taster said it was a 'reasonable take on Chinese carry-out food', and another felt it wasn't bad. But others complained of an 'overpowering taste of tinned pineapple' and a lack of natural character.

The worst **Homepride**'s sauce was the cheapest sweet and sour sauce tasted, at £1.69 for 720g (four to five servings). It was also one of the least palatable, according to our expert tasters. One described it as 'quite unacceptably bad' and 'mass-produced false stuff at its worst'. Another expert complained that it was 'corrosively sharp' and tasted too much of vinegar and sugar 'with little Chinese aromatic appeal'.

'Totally artificial with a disgusting taste' Blue Dragon sauce

Another sauce that was really scraping the pan was **Blue Dragon**'s stir-fry sauce. It was relatively cheap at 69p for two portions, but our panel considered it 'thin' and 'insipid'. One taster went so far as to pronounce it 'unpleasant and unforgivable', while another said it was 'totally artificial with a disgusting taste'.

NUTRITION

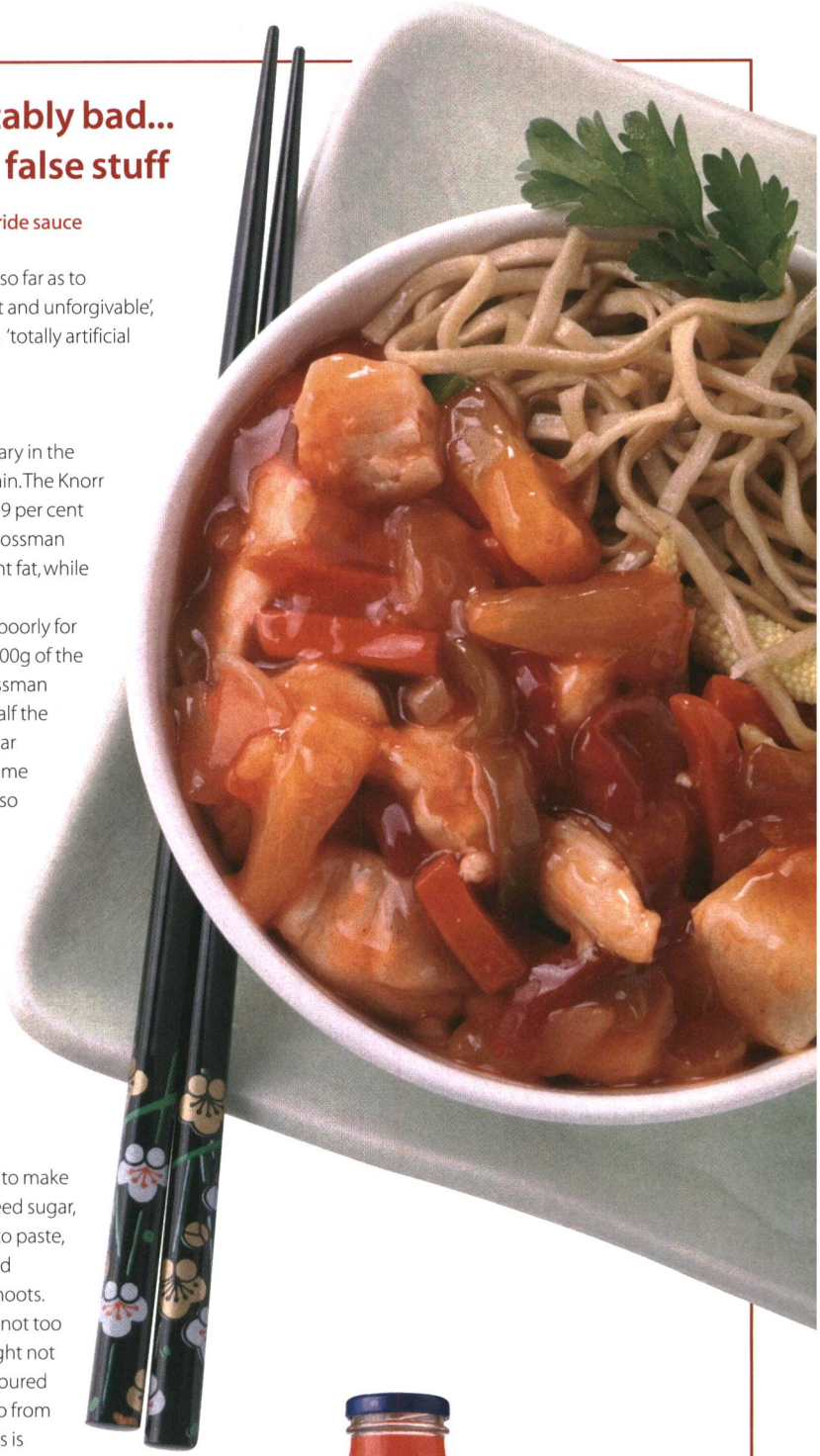
Sweet and sour sauces vary in the amount of fat they contain. The Knorr sauce is the fattiest, with 9 per cent fat. The favourite Loyd Grossman sauce has just 2.1 per cent fat, while Uncle Ben's has none.

But these sauces fare poorly for sugar and sodium. Just 100g of the Sharwood's or Loyd Grossman sauce provides almost half the recommended daily sugar intake for women. The same portion of Sharwood's also includes more than half the recommended amount of sodium for women.

The fibre content isn't particularly high in these sauces, but adding vegetables as the labels recommend would boost this.

DIY TIPS

It shouldn't be too tricky to make your own sauce. You'll need sugar, soy sauce, vinegar, tomato paste, sesame oil and onion, and maybe some bamboo shoots. Use a little cornflour, but not too much, to thicken it. It might not look like the brightly-coloured thick paste you're used to from the local Chinese, but this is how it's supposed to be made.



SAUCES TASTED

Amoy Sweet & Sour Straight to Wok Sauce
Asda Sweet & Sour Cooking Sauce
Blue Dragon Sweet & Sour Stir Fry Sauce
Colman's Sweet & Sour Sauce
Homepride Sweet & Sour Cook-in-Sauce
Knorr Sizzle & Stir Sweet & Sour
Loyd Grossman Sweet & Sour
Meridian Sweet & Sour Organic Sauce
Sainsbury's Chinese Sweet & Sour Cooking Sauce
Sharwood's Sweet & Sour
Uncle Ben's Sweet & Sour

Strategies for the cautious investor

If you prefer to dip your toes in the water than to plunge straight in, our guide explains how to invest in ways that won't keep you awake at night

Between 1999 and 2002, share prices almost halved. This brought home sharply the risk of investing in the stock market, and many investors are now seeking safer havens for their money. But bank and building society returns are at a 40-year low, so where can you invest if you want a good return without too much risk?

Despite low interest rates, bank and building society accounts are still the best option if you're saving for a relatively short period (up to five years, say) – for example, to pay for a holiday or build up a deposit on a home. They're also the best choice for money that you might need back at short notice – such as your rainy day fund. But, if you're investing for longer periods, it usually makes sense to consider a wider range of investments, even if you're a cautious investor. You might be cautious if, for example:

- you rely on the income from your investments and couldn't cope with less money
- you have little prospect of replacing any capital you lose, perhaps because you are retired or your earnings are low, or
- you don't like taking risks and would lose sleep worrying about risky investments.

RECKLESS CAUTION

When talking about 'risk', most people mean the risk of losing their original investment (their 'capital'). If you choose deposit-based investments, such as bank or building society savings accounts, there is, broadly speaking, no capital risk. Your balance does not fall; it can only grow as interest is added.

By contrast, if you invest in shares and share-based investments (for example, unit trusts or Oeics), their prices can fall as well as rise. If you had to sell when prices were low, you could lose some of your capital. And, if a company fails altogether, shareholders often lose their whole investment.

But capital risk is not the only risk you take when you invest your money. Other important risks are 'inflation risk' and 'shortfall risk'. If you focus only on capital risk, you leave yourself overly exposed to these other risks – an approach that could be described as reckless caution.

Inflation risk is the threat of rising prices eroding the buying power of your money. Inflation risk is greatest if you invest in deposits and especially where you are using them to provide an income. If you are not reinvesting the interest, your capital does not grow so, as prices rise, both the buying power of the capital and the buying power of the income it produces fall. To protect yourself against inflation risk, you need some capital growth. For example, £10,000 in a bank or building society account might produce £350 a year income, based on interest of 3.5 per cent a year. But, if inflation averaged 2.5 per cent a year, the £350 would buy only the same as £309 today in five years time. If you wanted an income that still had the same buying power as £350 today, your capital would need to have grown in line with inflation to £11,314. Inflation is currently low. If it returned to the higher rates seen in the past, the damage to your buying power would be even greater and you would need even more capital growth to offset it.

Shortfall risk means failing to reach your goal because the return on your investments is too low. For example, suppose you want to build up a fund of £20,000 over the next ten years to finance your child through university. In December 2002, the best return you could get from a building society account (if you were a basic-rate taxpayer) was about 3.4 per cent after tax. This means you'd have to save at least £140 a month to reach your target of £20,000. If you can save only £100 per month, you'd need a return of 9.9 per cent, and if you can save only £60, you'd need a return of 19.4 per cent – which you're unlikely to receive from a building society. To reduce shortfall risk, therefore, you need to invest at least some of your money for a higher return. In general, that means accepting some capital risk.

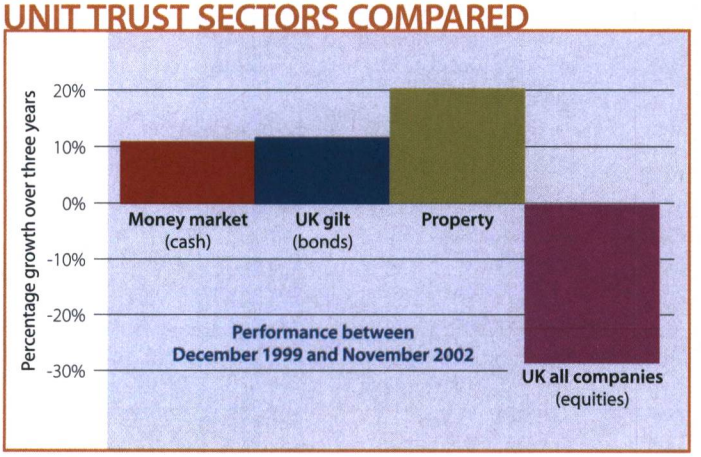
Most advisers recommend you spread your money across different groups of investments

SPREAD YOUR ASSETS

To find an appropriate balance between the various risks, most advisers recommend you spread your money across different groups of investments called 'asset classes'.

There are four main asset classes – cash, bonds, property, and equities (see p49 for more information). Each asset class

UNIT TRUST SECTORS COMPARED



PHOTOGRAPHY APEX NEWS AND PICTURES ILLUSTRATION MATT HERRING

is distinctive in terms of the combination of risk and return it offers. And the classes tend to respond to economic events in quite different ways, so that, when one asset class is performing poorly, another tends to be doing well.

By spreading your money across different asset classes in different proportions (called 'asset allocation'), you can invest for the best potential return given the level of risk you are prepared to take. A cautious investor will tend to have a high proportion of their money in cash and bonds, but some in the other asset classes, too. Our case study on p48, Eileen Shepherd, shows how this works in practice.

If your money was spread across a range of assets when the current stock market slide began, you will have been protected to some extent against the slump in share prices. The chart 'Unit trust sectors compared', opposite, shows how unit trusts in each of the asset classes have performed over the last three years. Cash, bonds and property all produced positive returns, which have offset the fall in equities.

HOW TO CHOOSE YOUR ASSETS

It is quite difficult to obtain and use the information you need to work out an appropriate asset allocation, so this is an area where you should definitely seek help from an independent financial adviser (IFA) (see 'Contacts', p58).

There is no single solution that will be right for you – different IFAs will come up with different answers, though they should all be along the same lines. You may want to visit two or three advisers and follow the advice you feel most comfortable with.

HOW INVESTMENTS ARE TAXED

If you are cautious with your money, the last thing you want is to pay more tax than necessary. Although tax should not be your main reason for choosing an investment, you should certainly take it into account. Remember to check what return you can expect after deducting the tax that you personally will have to pay. And don't overlook your tax allowances.

The return from an investment is made up of income on which income tax may be due and/or capital gain on which capital gains tax (CGT) may be due.

Everyone has a yearly CGT allowance (£7,700 in 2002-2003). If, as is common, you're not using your full allowance, consider investments that don't produce income but instead give you a capital gain, such as growth unit trusts, because your return will then be tax free (see *Which? Tax Saving Guide 2002*, p47, for more detail).

Use your yearly individual savings account (Isa) allowance. An Isa lets you invest in various savings and investments and receive the return from them free of income tax and CGT. Each year you can have up to three mini Isas (up to £3,000 in a cash Isa, up to £3,000 in a stocks and shares Isa and up to £1,000 in an insurance Isa). Alternatively, you can invest up to £7,000 in one maxi Isa. A maxi Isa often has just a stocks and shares component but can include cash and insurance too. You cannot take out both a maxi Isa and mini Isas in the same tax year.

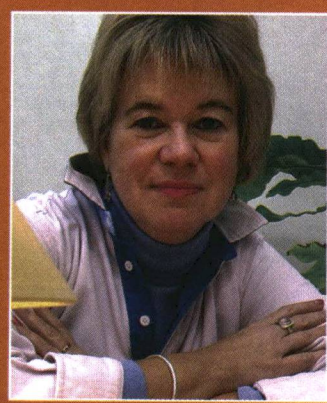
Many unit trusts and similar investments can be put into a maxi Isa or mini ▷

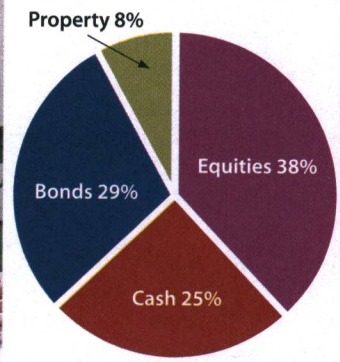
stocks and shares Isa. If you are choosing these investments anyway, it usually makes sense to opt for an Isa for at least part of your investment. Similarly, mini cash Isas are tax-free versions of bank and building society savings accounts. If you are putting some money into this type of account anyway, and you're not taking out a maxi Isa, choose a mini cash Isa.

People aged 65 or over may get a higher personal allowance called 'age allowance'. You start to lose the extra allowance if your income exceeds a certain level (£17,900 in 2002-2003). If your income is in that region, consider tax-free investments, such as Isas or NS&I savings certificates, or investments that produce capital gains instead of income, because these don't affect age allowance.

Insurance bonds (see p49) are taxed in a special way. The insurance company pays tax (at rates up to 22 per cent in 2002-2003) on both income and gains generated by the underlying investment fund(s). You cannot reclaim any of this tax, even if you personally are a non-taxpayer or have unused CGT allowance. So, for many people these bonds are not tax efficient. There is no further tax for you to pay unless you are a higher-rate taxpayer and, even then, special rules may mean there is no personal tax bill. Any gain you make from an insurance bond counts as part of your income for working out age allowance, so you could face an increase in tax when you partly or fully cash in an insurance bond. But a special facility lets you take an income (equal at most to 5 per cent a year of the capital invested) without affecting your tax bill at the time. If you don't draw the maximum income in one year, the unused amount can be carried forward increasing the income you can have in future years. The special facility stops once the total income you have drawn out equals the amount you invested.

INVESTING FOR INCOME





Eileen Shepherd, 48, is currently on sick leave but expects to return soon to part-time work. Her earnings will be around £350 a month. She has no dependants and owns her home outright. Her only other asset is £120,000 presently invested in building society accounts and producing about £380 a month interest before tax. The combined income from her earnings and savings just puts Eileen in the basic rate tax bracket, giving her an after-tax income of about £674 a month.

Eileen needs all her income to cover her spending and wants to invest her capital to continue providing income but also sufficient growth to keep pace with inflation. We asked an IFA to suggest how she might do this. Eileen is prepared to take moderate risks with her money but, because her resources are limited, the IFA urges a cautious approach.

HOW EILEEN'S £120,000 MIGHT BE INVESTED

	Amount invested (£)	Published income yield[1] (%)	Before-tax yearly income (£)	Before-tax monthly income (£)
CASH				
Northern Rock mini cash Isa	3,000	4.45	133.50	11.13
Principality Super 6	22,000	4.05	891	74.25
Alliance & Leicester PhoneSave Premier	5,000	4.15	207.50	17.29
BONDS				
Henderson Preference & Bond Fund	15,000	5.67	850.50	70.88
Threadneedle Strategic Bond Fund	10,000	4.76	476	39.67
Standard Life Higher Income Fund (£3,000 as a mini stocks and shares Isa)	10,000	9.10[2]	910	75.83
PROPERTY				
Norwich Union Property Unit Trust	10,000	4.15[3]	461.11	38.42
EQUITIES				
F&C With Prospects Fund	20,000	5[4]	1,000	83.33
Prudential Distribution Oeic	10,000	4.34[3]	482.22	40.19
Insight Monthly Income Fund	7,500	4.42[3]	368.33	30.70
Fidelity Moneybuilder Balanced Fund	7,500	4.98[3]	415	34.58
TOTALS	120,000		6,195.16	516.27

Correct at 5 December 2002. These investments are recommended by our IFA as suitable for Eileen, given her particular circumstances. They are not the only investments that could be recommended, and different investments will be suitable for other investors with different circumstances.
1 Yields are not guaranteed and can change **2** With an income yield this high, there is an increased risk of making a capital loss on this investment **3** Excluding 10 per cent tax credit **4** Draw 5 per cent of capital as income

FINANCIAL ADVICE

At the time of the advice (October 2002), investment conditions were exceptionally difficult. Interest rates on cash were very low, gilts offered low returns to new investors, residential property prices had risen 43 per cent over the last two years and were thought to be near their peak. Commercial property prices were also starting to look rather high. Share prices were still volatile, but perhaps offered better value for longer-term investors than other assets, provided they could put up with some risk.

The IFA recommended that Eileen continue to keep a sizeable chunk of her money in cash (see chart, above left) but should also use a spread of bonds, property and equities to generate a bit more income and give her a reasonable chance of enough capital growth to keep pace with inflation. Although some of the individual investments involve capital risk, it is important to look at all the investments as a whole. Collectively, they give a low to medium level of risk compatible with cautious investment.

The specific investments recommended by the IFA are summarised in the table, left. As well as scope for capital growth, in late 2002 the investments were producing a before-tax income of £516 a month (which will rise and fall as yields change). This increases Eileen's after-tax income, including her earnings, by nearly £150 to £824 a month.

WHICH? BOOKS

For more information and advice on cautious investing, get a copy of the new edition of *Which? Way to Save & Invest*, £14.99. To order, call **0800 252 100** quoting SAI03 (BKPW02).

INVESTMENTS FOR CAUTIOUS INVESTORS

CASH

This asset class is made up of deposit-type investments, like savings accounts, where there is broadly speaking no capital risk. However, returns tend to be low (see table, below), which increases the inflation and shortfall risks.

Bank and building society accounts Interest earned is taxable unless you choose a mini cash Isa. Interest can either be reinvested or paid out as income. Invest by contacting the bank or building society direct. See 'Savings Monitor', p56, to find out which accounts give the best return.

National Savings & Investments (NS&I)
A range of government-backed investments that include a cash mini Isa, premium bonds and savings certificates. (We'll be covering NS&I products in detail later in the year.)

BONDS

These are usually rated low to medium capital risk. When you buy a bond, in effect you are lending money to a government or company. Most bonds have a fixed life, and if you hold the bond until it's repaid ('redemption'), you usually know at the time you invest what return you'll get. Typically it's made up of:

- interest paid at a fixed rate, plus
- a capital gain if you get back more at redemption than you paid for the bond. If you get back less you'll make a capital loss. (Sometimes, it's worth investing in bonds even if you will make a capital loss on redemption – for example, if the interest rate is high and you are prepared to give up some capital in return for a high income.)

Since you can invest for a known return, capital risk largely hinges on whether the bond issuer might default ie fail to make the promised interest and redemption payments. You don't have to keep a bond until redemption – usually you can sell it before then on the stock market. In that case, your capital gain or loss depends on the price you get.

Gilts Issued by the UK government, which is considered very unlikely to default, so gilts are the lowest-risk bonds (but therefore also tend to offer the lowest return). Gilts are often used for income but can also be used for growth. Interest is taxable but any gain on sale or redemption is tax free. You invest either through the Bank of England Brokerage Service or through a stockbroker (see 'Contacts', p58).

Investment grade corporate bonds These are issued by large, established, blue-chip companies. Similar to gilts, their returns tend to be a bit higher, reflecting the fact that even these companies do occasionally default. (On average, only one in 200 investment grade bond issuers defaults each year.)

You can invest in individual bonds through a stockbroker. But risk is reduced if you spread your money across a range of bonds from different companies. The easiest way to do that is through a unit trust or other investment fund (see below).

Bond-based unit trusts and Oeics These hold a range of different gilts and/or corporate bonds. Often the aim is to produce a high income with some scope for capital growth. But by reinvesting the income, they can also be used for growth. Unlike individual bonds, the level of income from a bond-based investment fund is not fixed but can vary up or down. In addition to income, you make a capital gain if the price of your units rises but a capital loss if unit price falls. Choosing funds that pay out a high income tends to increase the likelihood of your losing some capital.

PROPERTY

Many people already have a sizeable property asset – their home – and sometimes a second home or rental property, too. But relying on income or gains from a single property is risky, especially if you have borrowed a high proportion of the purchase price (as is common with buy-to-let investments). However, investing in a wide range of different properties reduces the risk to medium.

Property unit trusts and Oeics These invest in a broad spread of property investments, comprising shares of property companies and/or direct holdings of commercial property.

EQUITIES

This class covers shares and investment funds that invest in shares. Equities are medium to high risk and so outside the scope of this report. But, to reduce inflation and shortfall risks, a cautious investor should usually consider putting part of their long-term savings into equities.

MIXED INVESTMENTS

These give you a spread of different assets within a single investment.

UK equity and bond income unit trusts and Oeics These are medium-risk investment funds aimed mainly at producing income and invested in a mix of shares and bonds.

Cautious managed unit trusts and Oeics
These are medium-risk investment funds aimed mainly at capital growth and invested in a range of assets with at most 60 per cent in equities.

Insurance bonds These are life insurance policies used as investments to provide growth or income. In the case of with-profits bonds, bonuses are added each year. Once added, they cannot be taken away, provided you keep the bond going for at least a minimum period (often five years). The level of future bonuses isn't guaranteed and depends among other things on the performance of the insurance company's with-profits fund, which is invested in a spread of equities, gilts, corporate bonds and property. The insurance company keeps back some of the profits from good years to top up bonuses in bad years. With-profits bonds are generally medium risk. On unit-linked bonds, the return is linked to the performance of one or more investment funds. You choose which fund(s) to link to. Risk varies depending on the funds you choose.

You can use a special facility (see p48) to draw income from an insurance bond. But, when you cash in the bond, you get back your capital in full only if investment growth has at least matched the income you have taken.

Guaranteed/protected equity bonds Offered by banks, building societies and NS&I, these are deposit-type investments that return your capital in full. However, the amount of interest depends on stock market performance. The aim is to give you stock-market-type returns without the capital risk.

Don't confuse these bonds with other, higher-risk guaranteed equity products (confusingly, also called guaranteed equity bonds) based on unit trusts or life insurance – they aren't suitable for cautious investors. For more information, see 'Hitch a smoother ride on the stock market', *Which?*, October 2001, p50.

AVERAGE RETURNS

	Before-tax income available pa	Before-tax total return (income and capital gain or loss[1]) pa
Cash	0.05-4.63%	0.05- 4.63%
Bonds	0-12.07%	1.0-9.6%
Property	Up to 5.2%	0.3-11.2%

Correct at 4 December 2002. Based on current rates or past performance – neither is a guide to the future
1 This column shows the total return, which is made up of income plus a capital gain, or less a capital loss

INVESTMENT FUNDS

A unit trust is a ready-made investment fund. You get a stake in the fund by buying units in the trust. Oeics are basically the same but have a different legal structure (see 'In units we trust', *Which?*, September 2002, p42). You can invest by going direct to the unit trust or Oeic, or through a discount broker, IFA, or fund supermarket (see 'A cheaper, easier way to invest?', *Which?* November 2002, p48). Investment trusts are similar to unit trusts but generally more risky, so less suitable for cautious investors. Many investment funds can be held through an Isa, which means they're not subject to tax. Otherwise, income and gains are taxable.

A GUIDE TO USING THE SMALL CLAIMS COURT

Don't be intimidated – it should be cheap and simple

ILLUSTRATION LAWRENCE ZEEGAN

Sometimes, the only way to get what you want is to bring in the big guns. If you've pleaded, cried, shouted at and cursed a company, and still you're getting nowhere, your best hope is to take it to court. For many people, that's an intimidating notion – but it needn't be so.

The small claims court is intended to be a cheap and simple way to take a company that owes you money to court, without involving a lawyer. It can be highly effective, and often just threatening to start a complaint will get your opponent to take you more seriously.

Our research shows that seven in every eight people who start a claim complete their case. And, of those who win, four in every five get their money.

Of course, the flip side is that a small proportion of people withdraw their claims or end up not getting their money. As part of Consumers' Association's policy research, we've looked at the experiences of over 1,000 claimants to see what goes wrong in the small claims process. We found that the people who dropped their cases did so because of the cost, or because they got fed up. The people who didn't get their money simply found it too difficult to enforce the judgment.

But if you know what you're doing, you should be able to avoid falling into the same traps. The trick is to draw on all the resources available to you and, above all, not to be put off. You may come up against confusing terminology or processes, but there are places to find help.

So here's our guide to starting a claim, preparing your case, and, on p52, ensuring you get your money if you win.

1 THINK ABOUT THE SUITABILITY OF YOUR CASE

1 IS IT THE RIGHT TYPE OF CLAIM?

In England and Wales, the small claims court deals with claims for less than £5,000, or £1,000 for personal injury or housing disrepair. In Scotland the limit is £750, and in Northern Ireland £2,000.

If your case fits these criteria, there are several questions you need to ask yourself before continuing:

- **can I settle out of court?**
- **will I get my money if I win?**
- **should I seek help?**
- **how much will it cost me?**

2 CAN I SETTLE OUT OF COURT?

The average amount recovered through the small claims court isn't much more than the average out-of-court settlement.

Think about the other, less costly avenues open to you. For example, if your complaint is about financial services, you could go to the Financial Ombudsman Service (www.financial-ombudsman.org.uk or phone 0845 080 1800). If it's about a telephone company, refer it to Otelo, the telecoms ombudsman (www.otelo.org.uk or phone 01925 430049).

3 WILL I GET MY MONEY IF I WIN?

If the person or company you're claiming from has no money, you won't get paid. Fortunately, there are ways to find out whether they've been made bankrupt or have unpaid County Court Judgments against them. If they do have an unpaid judgment against them, this means that they've been taken to court in the past and still haven't paid.

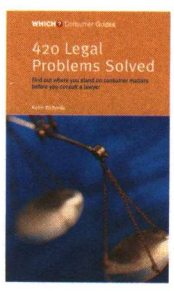
To find out whether the defendant is bankrupt, contact the Insolvency Service. You can phone it on 020 7291 6895 or write to 21 Bloomsbury Street, London WC1B 3SS.

To find out whether the defendant has County Court Judgments against them, phone the Registry Trust on 020 7830 0133 or write to it at 173-175 Cleveland Street, London W1P 5PE.

4 SHOULD I SEEK HELP?

Making a claim in the small claims court should be easy and fairly cheap. And you should be able to do it without using a lawyer. However, it's often a good idea to get advice about how to make your particular claim effectively. You can get this advice from your local trading standards office or citizens advice bureau. Alternatively, you could seek help from Which? Legal Service (see 'Further information', p52, to find out more).

WHICH? BOOKS

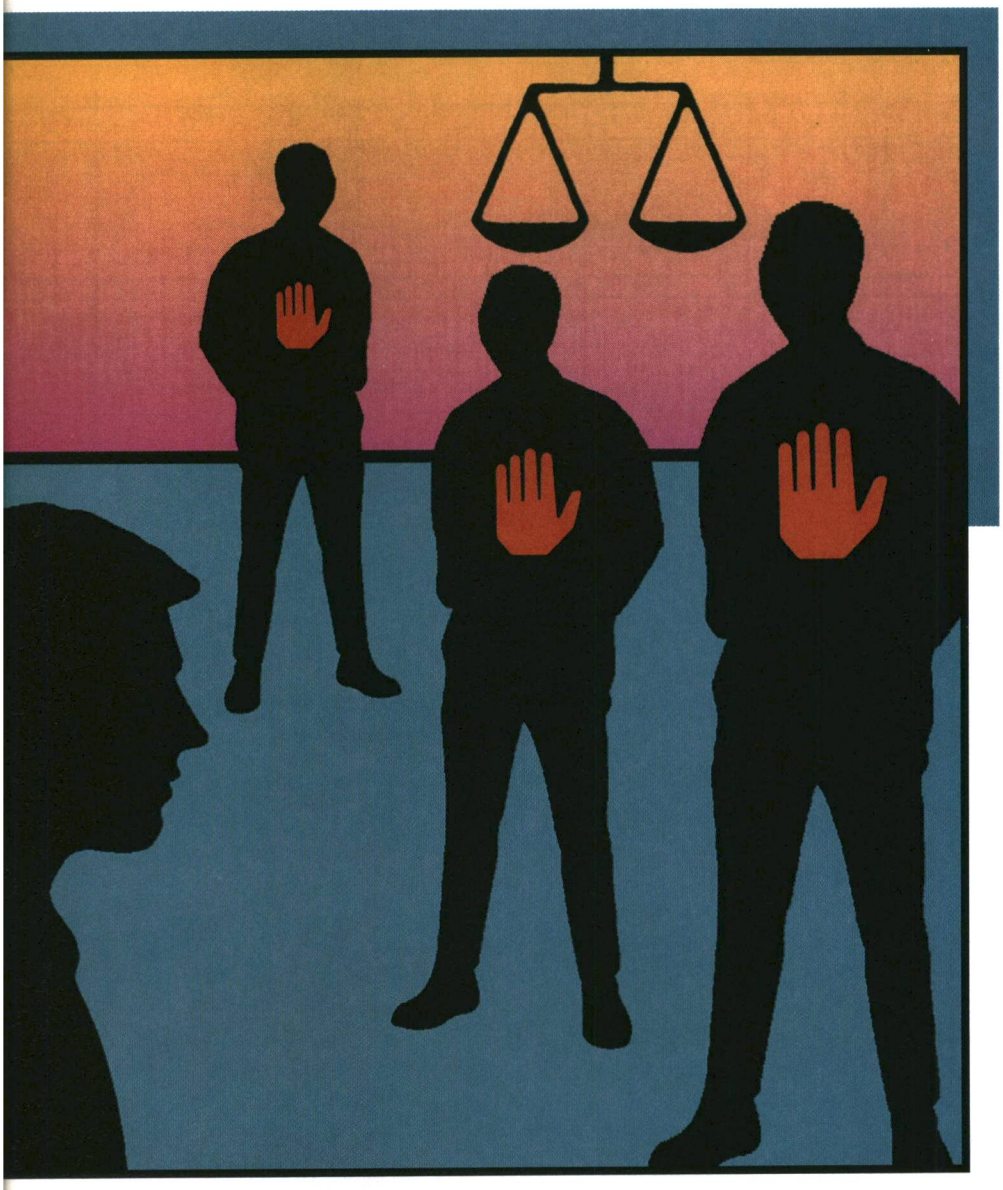


For more information and advice on legal matters, get a copy of *420 Legal Problems Solved* (£9.99). To order, call **0800 252 100** quoting 420LP (BKPW02).

When to use the small claims court

How to prepare for court

How to get your money if you win



3 PREPARING FOR COURT

1 GETTING ORGANISED

At least 14 days before the hearing, each side must send each other copies of all the documents they intend to use.

Make notes of what you want to say and ask, and go over them before you go to court. Remember to take all documents relating to the case – such as bills and letters of complaint – with you, so you can refer to them if you need to.

The judge should have read the papers before the hearing. But, in our survey, a quarter of respondents thought that the judge hadn't read their documents properly. So don't assume that he or she knows everything about your case.

2 WITNESSES AND ADVISERS

Independent witnesses and reports can be vital to making a successful claim. For example, if you're claiming for poor car servicing, you'll need a report from an independent garage that it was carried out badly and you lost money as a result.

You can call witnesses to court, but you must tell your opponent and the court about them. Make sure you tell the witnesses the date of the hearing as soon as it's confirmed.

You can also ask a friend or adviser to come with you if you tell the court beforehand. Alternatively, you can use a solicitor.

2 GETTING STARTED

1 SEND OFF THE CLAIM FORM

Send a final letter to your opponent saying that you will issue a claim unless they settle within 14 days. If this doesn't work, get a claim form (called a 'summons' in Scotland) from your local county court and fill it in. You can also print off a copy of the form from www.courtservice.gov.uk or www.scotcourts.gov.uk. The Northern Ireland site, www.courtsni.gov.uk, doesn't let you do this. Send three copies to your local court with the fee. Details of the exact fee are available on the websites or by phoning your local court.

You can attach additional pages if you need to, setting out your case details under the heading 'Particulars of claim'. Use clear, numbered paragraphs, and make sure you attach them to each copy of the form.

The court will send a copy of the claim to your opponent with a reply form. It will also send you a note of your case number and the date by which your opponent has to file a defence.

2 THE DEFENDANT'S RESPONSE

Your opponent has 14 days from receiving the claim to reply, and up to 28 days to file a defence. If they don't meet this deadline, you can apply for a default judgment. If they do file a defence, the court will send you a copy.

If your claim is for more than £1,000, then you'll be sent an allocation questionnaire. This is used by the court to form an idea of how long the case will last and how many witnesses there will be. It will then allocate your case to a particular 'track' – usually the small claims track.

In Scotland, the 'defender' must respond by the return date fixed by the court. The hearing takes place seven days later.

If your claim is for a fixed amount of money and your opponent is in another city, the proceedings will move to the defendant's local court. But you can object if you think you have a good reason – for example, if it's difficult for you to travel.

5 HOW MUCH WILL IT COST ME?

In England and Wales, the court fee varies from £27 to £115, depending on how much you're claiming. If your claim is for more than £1,000, you will have to pay a further fee of £80 if your opponent files a defence. The court fee is due to increase to £30 to £120 at the end of February. Other fees will also increase but hadn't been finalised as we went to press.

In Scotland, the fee is £39, or £7 if you're claiming less than £50. In Northern Ireland, the fees range from £15 to £60.

You may be exempt from paying fees if you receive income support, jobseeker's allowance or the maximum working families tax credit.

To stand the best chance of winning, you'll usually have to pay for expert evidence. You can claim up to £200 towards this cost if you win.

And if you win, but your opponent refuses to cough up, you'll have to spend money enforcing the order – this could be up to £50.

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WHEN YOU GET TO COURT

When you get to court, present your case as clearly as possible. If you lose, you may be able to appeal. If you win, make sure you get your money

4 THE HEARING

1 IN THE JUDGE'S OFFICE

The hearing usually takes place across a desk in the judge's office rather than in a courtroom. It is intended to be informal.

Each side will have the chance to put their case, ask questions and call witnesses. The judge may make a decision there and then. Alternatively, the court may write to you later with the decision.

2 USING SOLICITORS

You can use a solicitor if you wish, though you're unlikely to have your legal fees paid, even if you win. More than a third of companies use a solicitor to defend their case. But don't be intimidated by this – the judge should take account of the fact that you're a layperson in the way that he or she deals with you.

3 APPEAL ING AGAINST A DECISION

You have 14 days to appeal, and you'll need permission from the court.

In England and Wales, you can appeal if you think the decision was wrong. You will have to pay an additional £100 fee, which is refunded if your claim is successful. If it isn't, you may have to pay all your opponent's costs.

In Scotland, you have to make your appeal to your local sheriff principal, and you'll have to pay a fee of £29.

In Northern Ireland, you can also appeal to the court under limited circumstances, though there is no fee for doing so.

5 GETTING YOUR MONEY

1 WEIGHING UP YOUR OPTIONS

One of the biggest problems with the small claims court is that 20 per cent of 'successful' claimants never actually see their money.

If you win, but the defendant ignores the court's decision, you have several options. All involve paying a further court fee, so ask yourself again how much money the defendant is likely to have.

In England and Wales, the most suitable way to enforce a ruling depends on the defendant's assets. If you wish, you can apply for an 'oral examination' of the defendant to make them declare the nature of their possessions, income and so on to the court.

We've described the procedure in Scotland and Northern Ireland separately.

2 THE DEFENDANT'S POSSESSIONS

If the defendant has goods that can be sold to pay the debt, you can ask the court to issue a 'warrant of execution'. The court will send a bailiff to the debtor's house to collect money or remove goods.

The court fee for a warrant of execution is £25 if your claim is £125 or less, and £45 if your claim is for more than £125.

The fee for each of the following options is slightly more expensive, at £50.

3 THE DEFENDANT'S INCOME

If the defendant has a job, you can apply for an 'attachment of earnings order' from the court. This tells the employer to deduct money from the defendant's earnings and pay it to you.

4 THE DEFENDANT'S SAVINGS

If the defendant has savings, you can apply to the court for a 'third-party debt order'. This can be sent to anyone who owes the defendant money, but it is most useful if the defendant has a bank account. Once the bank or building society receives this order, it will freeze the defendant's account and give you your money.

5 THE DEFENDANT'S PROPERTY

If the defendant owns property, you can obtain a 'charging order', which means that they must pay you when they sell it.

You can also apply for an order to force the defendant to sell the property. However, this is unlikely to be granted if the property is the defendant's family home.

6 SCOTLAND AND NORTHERN IRELAND

In Scotland, you will need to contact a sheriff officer. You can find one by contacting The Society of Messengers-at-Arms and Sheriff Officers, 11 Alva Street, Edinburgh EH2 4PH. You can phone it on 0131 225 9110. Their fees vary slightly between different types of debt collection, but are around £25.

In Northern Ireland, you have to apply to the Enforcement of Judgments Office. You can write to it at Bedford House, Bedford Street, Belfast BD2 7DS or telephone 028 9024 5081. The cost will vary between £15 and £295, depending on the amount you were awarded.

WHAT IF I LOSE?

In England and Wales, you'll generally have to pay for your opponent's experts' reports. This is usually limited to £200, though you may also have to pay £50 for their witnesses' attendance, plus their travel and accommodation costs. You might have to pay towards the other party's legal costs if you've been unreasonable or if you've lost an appeal. Remember that you will also have paid court fees and possibly your experts' costs. You won't get these back.

In Scotland, you won't usually have to pay if your claim was for less than £200. For claims of more than £200, the most you'll pay is £75.

In Northern Ireland, you're unlikely to be ordered to pay any costs unless you've behaved unreasonably.

FURTHER INFORMATION

www.tradingstandards.gov.uk
Trading Standards

www.nacab.org.uk
Citizens Advice

www.dti.gov.uk/consumer
The Department of Trade and Industry

www.which.net/legal
Contains details of Which? Legal Service

TABLET PCs

We take a look at this latest innovation in portable computers and test one of the first models on the market

The Acer TravelMate C100 tablet PC can be operated with either the stylus or the foldaway keyboard

Picture an A4-sized laptop, without a keyboard, with a touch-sensitive screen that's operated by a stylus like a PDA – you've just imagined a tablet PC. In terms of performance, they're equivalent only to a low-spec laptop, but the important thing is their low weight, pen-based operation and long battery life. Because tablets are operated with a stylus, rather than the standard mouse/keyboard combination, it's possible to use one effectively while standing – a bit like an e-clipboard.

USING A STYLUS

Moving the stylus over the screen is equivalent to moving the mouse. Pressing it down replaces a left mouse click, while a button on the stylus' side substitutes a right-click. Tablet PCs use handwriting recognition provided by Microsoft's 'Digital Ink' extension to Windows XP. How successful this is at recognising your scrawl varies, and you may need to alter your style to get accuracy up to an acceptable level. If you can't adjust, then you can instruct half the display to show a QWERTY keyboard – pressing the stylus over this image allows you to type. However, for some applications, such as filling out online forms or drawing with art programs, the stylus will reign supreme. It's also possible to use 'gestures' (symbols that you draw with the stylus) to execute common commands such as starting a new paragraph when word processing.

DIFFERENT TYPES

Tablet PCs come in two basic forms, 'pure' (no keyboard) and 'convertible' (detachable or foldaway keyboard). There are variations on these types such as the 'pure' Fujitsu Siemens Stylistic ST4000 that can use a docking station (essentially, a large PDA cradle) with a plug-in keyboard. All convertible tablets feature clever screen-swivelling tricks (pivoting 180° around their centre and rotating between portrait and landscape modes) – useful for presentations or sharing a computer between a group. The diagonal screen size also varies between 10.4 and 12.1 inches. Most can be linked up to other computers for business use, although not always using wireless networking such as Bluetooth or Wireless LAN (also known as 802.11b). External CD-Rom, DVD and floppy drives can be used but will cost extra. There are two processor types – the Transmeta Crusoe and the Intel Pentium iii Ultra Low Voltage (or ULV). We can't comment on performance differences, although the general view is that the Intel is slightly faster but consumes marginally more power.

SHOULD YOU BUY ONE?

Tablet PCs are the hot new thing at the moment and so prices are somewhat high. As with all hi-tech products, prices are likely to fall, or specifications will improve at the same price point. So it's probably best to wait a while before buying a tablet PC. But if you have to have one now, we wouldn't recommend that you consider the current crop of tablets as a complete replacement for a desktop PC or laptop because the technical specifications are just too low for more demanding tasks. However, if you just want to carry out basic word processing tasks, email and web-browsing, and you want something that's ultra portable (and don't mind paying for it), then a tablet could be just what the doctor ordered. See right for our verdict on one model, the Acer TravelMate C100.

TABLET PCs	MODELS CURRENTLY AVAILABLE IN THE UK				
	Acer Travelmate C100	**Compaq** TC 1000	**Fujitsu-Siemens** Stylistic ST4110	**Toshiba** Portégé 3500	**Viglen** Exaro
SPECIFICATION					
Price (£)	1,878	1,299	1,956	2,114	1,056
Processor	866Mhz Intel Pentium iii	933Mhz Transmeta Crusoe	800Mhz Intel Pentium iii	1333Mhz Intel Pentium iii	933Mhz Transmeta Crusoe
Hard disc (Gb)	30	30	20	40	20
Ram (Mb)	256	256	256	256	128
Type	Convertible	Convertible	Pure	Convertible	Pure
Screen size (in)/weight (kg)	10.4/1.4	10.4/1.4	10.4/1.4	12.1/1.8	10.4/1.4

Note: these are all the lowest specification models. Integrated wireless networking, extra memory/hard disc capacity, external disc drives and docking stations will all push the price up

ACER TRAVELMATE C100 ON TEST

We managed to get hold of the Acer TravelMate C100 to test. We liked its permanently attached foldaway keyboard because it allowed faster text input than the stylus. However, we found the keyboard's slightly bent shape awkward. The screen was good quality, but at only 10.4 inches was a little small, with some of the icons hard to see. Comparing the performance of the Acer Travelmate with an average-spec laptop – the Acer Aspire 1300 – gives a good idea how far power is being sacrificed for battery life and portability. On standard Microsoft Office tasks the tablet was only about 25 per cent slower. However, for more power-hungry tasks, such as compressing MP3 files, the TravelMate's 866Mhz processor (compared with 1,300Mhz for the Aspire) was almost four times slower. We tried some games, too, but the 3D graphics capabilities of the tablet were far below the level required. On the positive side, battery life was about 25 per cent better than the standard laptop, and it does only weigh 1.4kg. ▷

best buymonitor

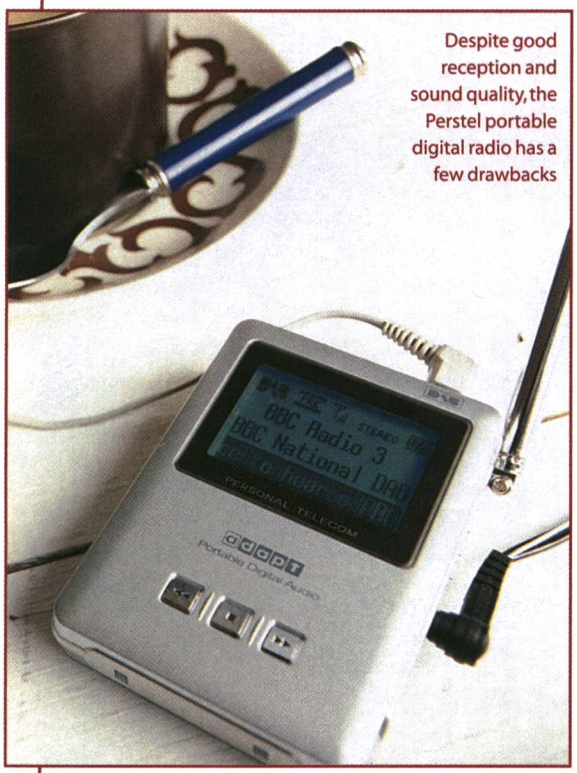
Each month, we keep you up to date with the cheapest prices for Best Buys from past tests which are still available. Copies of past articles can be found at www.which.co.uk/whichextra

BEST BUY MONITOR	Best Buy	Price (£)	Where to buy on the high street	Web price (£)	Where to buy online	Notes
CAMCORDERS Last report Nov 02 Next report Nov 03						
Analogue	JVC GR-SX22E	300		221	www.unbeatable.co.uk/which	From our November 2001 test. Not perfect, but good value for money. Superseded by GR-SX24, which has more features.
Digital	Panasonic NV-GS5B	700	Jessops	587	www.rgbdirect.co.uk	Comfortable, with good picture quality and OK sound. It doesn't have 'true' widescreen and the menus are complicated.
	Panasonic NV-GX7B	900	Jessops	685	www.prcdirect.co.uk	Similar to the NV-GS5B. Takes better stills (though not as well as a digital camera) but it's pricier and has a shorter battery life.
	Sony DCR-TRV25	700	Comet	649	www.unbeatable.co.uk/which	Same picture and sound quality as the Panasonics, with simpler settings and more battery life. Record button is hard to reach.
COMPACT CAMERAS Last report Dec 02 Next report Dec 03						
35mm	Minolta Riva Zoom 115	99	John Lewis	93	www.unbeatable.co.uk/which	A Best Buy for two years running, the 115 is one of the smallest 35mm cameras around. It has a 37.5 to 93mm zoom range.
	Minolta Riva Zoom 160	199	John Lewis	154	www.camera-x-change.co.uk	Almost identical to the '160 Date' model, the highest scoring model in our last report. Its zoom range is 37.5 to 160mm.
	Olympus Superzoom 80G	70	Dixons	62	www.unbeatable.co.uk/which	The Superzoom has fallen by £10 since our tests, making it even more of a bargain. It has a 38 to 80mm zoom range.
APS	Fujifilm Nexia 230 ix Z	50	Dixons	40	www.unbeatable.co.uk/which	Good picture quality, though not as good as any of the 35mm cameras above. It has fallen by £20 since our test in December.
Discontinued or significantly altered Best Buys Fujifilm Zoom Date 90						
DIGITAL CAMERAS Last report Sep 02 Next report Sep 03						
	Nikon Coolpix 885	350	Jessops	330	www.unbeatable.co.uk/which	An easy-to-use 3 megapixel model with good picture quality. One of the faster cameras on test for downloading images.
SLR CAMERAS Last report May 02						
	Canon EOS 300 with 28 -90mm 4/5.6 USM lens	250		238	www.unbeatable.co.uk/which	Surprisingly, gives better picture quality than the £200 more expensive EOS 30. Being replaced by EOS 300V (about £320).
	Nikon F80 with a 28-80mm zoom lens	370	Dixons	see[1]	www.empiredirect.co.uk	An excellent camera – the best on test in our last report. Flash accuracy is great, as is the five-point autofocus system.
	Nikon F80 with a 28-100mm zoom lens	380	Jessops	376	www.unbeatable.co.uk/which	Identical to the model we tested, but more widely available. It's worth spending another £10 to get the 28 to 100mm lens.
Discontinued or significantly altered Best Buys Pentax MZ-30						
MOBILE PHONES Last report Dec 02 Next report Dec 03						
	Motorola V66i	0-25[2]	Phones 4 U	0-60[2] 180[3]	From most web traders www.themobilerepublic.com	Good choice for a relatively inexpensive prepay phone. Includes triband and built-in radio. It's poor for texting, though.
	Nokia 6310	0-130[2]	Carphone Warehouse	0-70[2]	www.directmobilephones.com	A reasonably priced all-rounder, with excellent reception in weak signal areas. A new version, 6310i, can be used in the US.
	Sony Ericsson T68i	0-350[2] 250-385[3]	All major phone retailers Carphone Warehouse	0-200[2] 240-320[3]	From most web traders www.themobilerepublic.com	A Best Buy in two reports running. It has plenty of the latest goodies – colour screen, MMS, and an optional add-on camera. Reception in weak signal areas is as good as the 6310's. The only flaw is that storing someone's number can be annoying.
PDAs Last report Jan 03						
Pocket PC (Microsoft)	Compaq iPaq H3950	329	Dixons	333	www.dixons.co.uk	Most Pocket PC models are similarly matched. The H3950 stands out slightly as being easier to use and solidly built.
	Compaq iPaq H3970	400	Dixons	404	www.dixons.co.uk	Exactly the same as the H3950 but with Bluetooth built in. Note that using Bluetooth will significantly shorten battery life.
Palm OS-based	Sony Clié PEG-SL10	100	Dixons	90	www.comet.co.uk	Good for the price – certainly better than Palm's own budget Zaire model, though it does rely on disposable batteries.
	Sony Clié PEG-SJ30	199		180	www.comet.co.uk	Similar to the PEG-SL10 in many respects, but with a colour screen, more memory and a few more features.
PRINTERS Last report Jul 02 Next report Jul 03						
Inkjet	Canon S300	see[4]		75	www.jigsaw24.com	Quick and versatile for the price but poor colour printing on cheaper paper. Discontinued, but still on some retail websites.
	Canon S900	329	Jessops	310	www.digitalfirst.co.uk	The state-of-the-art home printer. An A3 version, the S9000, is equally impressive and available for around £449.
	Epson Stylus Photo 890	see[4]		179	www.axon.ltd.uk	One of relatively few printers that are OK at printing in colour on cheap paper. Currently being phased out.

PHOTOGRAPHY NICK WRIGHT

Internet prices include delivery. Where no high-street-chain price was found, the manufacturer's guide price is given.
1 This item is not available from the internet sites we surveyed
2 Contract **3** Prepay **4** Discontinued, so no longer available on the high street

NEXT MONTH Kitchen appliances and vacuum cleaners



Despite good reception and sound quality, the Perstel portable digital radio has a few drawbacks

A TRULY PORTABLE DIGITAL RADIO

Digital Audio Broadcasting (DAB) has been around for a few years, but the Perstel DR101, (£170 from Maplin Electronics and independents), is the first truly portable DAB/FM radio. (See 'Take radio control', *Which?*, May 2002, p21, for more details on digital radio.)

The Perstel is pocket sized, weighs just 149g, and is simple to use. It has a large display, big on-screen icons and a simple menu system. It comes with in-ear headphones, an aerial, a carrying case and mains adaptor.

We tested the Perstel's reception, at home and on the move, against the Videologic PURE DRX-601EX (a mains-powered portable digital radio tested for our May 2002 report), and a typical FM receiver. The Perstel's reception was good – similar to the Videologic, and better than a typical FM receiver. The sound quality was good, too. The headphones were of similar quality to a pair of recent Best Buy in-ear headphones.

The major drawback of the Perstel, however, is that you can't tune in to individual stations. Instead, you have to select a group of channels, such as BBC, commercial local or commercial national, and scroll through these to choose a station. This quickly becomes annoying. The Perstel also doesn't have a station location memory – not even for one station – or any pre-sets. Also, battery life is poor, at only eight to ten hours.

The Perstel DR101 has good reception and sound quality so, if you're desperate to go digital, it could be worth considering. Otherwise, we'd recommend you wait until an improved model – without all the annoying niggles – comes on to the market, and the price comes down.

Northern Irish banks give customers a poor deal

Northern Irish banks are stuck in the last century when it comes to their current accounts. Their customers are being charged up to ten times more to run a £500 monthly overdraft than those who have accounts with *Which?* Best Buys. Over a year, this can amount to more than £200 in extra charges – so we're calling on Northern Irish bank customers to Switch with *Which?* for a better deal.

All the Best Buy accounts in our table, shown in red, are available in Northern Ireland. There's a stark difference in rates between these accounts and the main Northern Irish current account providers – Bank of Ireland, First Trust, Northern Bank, and Ulster Bank.

If you run your account in credit at all times, some of the Best Buys offer rates of above 3 per cent. For instance, Alliance & Leicester offers 3.14 per cent on its Premier current account, and Cahoot offers 3.7 per cent. However, none of the Northern Ireland banks pays more than 0.1 per cent. For a customer with an average balance of £1,000, this equates to an annual difference of over £30.

However, it's customers who go overdrawn who have most to gain by switching. Whereas most banks on the mainland have now scrapped fees and transaction charges for overdrafts, in Northern Ireland these outmoded practices persist. The table shows the cost of going overdrawn by £100 for a week once a quarter ('Overdraft one') and of going overdrawn by £500 for two weeks each month ('Overdraft two'). The difference in cost is staggering – a First Trust customer will pay around £178 over a year if they dip into the red once a quarter. A customer in any of the Best Buy accounts would pay only £1 a year for the same overdraft.

For more information, see 'Current affairs', *Which?*, December 2002, p46, or log on to our switching website, www.switchwithwhich.co.uk.

CURRENT ACCOUNTS	ACCOUNT DETAILS				
	Credit interest on £1 (%)	Authorised overdraft interest rate (%)	Quarterly overdraft fees (£)	Overdraft one (£)	Overdraft two (£)
BEST BUYS					
Abbey National Bank Account[1]	3.04	14.9	0	1	32
Abbey National Bank Account	0.1	8.7	0	1	19
Alliance & Leicester Premier Current Account[2]	3.14	9.9	0	1	22
Cahoot Interest Only Account	3.7[3]	7	0	0	8
Intelligent Finance Current Account	3.2	8.39	0	1	19
Nationwide BS FlexAccount	2.5[4]	9.9	0	1	22
Smile Current Account	3.04	9.9	0	1	23
NORTHERN IRISH BANKS					
Bank of Ireland Interest-Paying Current Account	0.1	18.75	8	186	224
First Trust Bank Current Account	0	see[5]	6.50	178	202
Northern Bank Cheque Master	0.1	10.6	9.50	64	163
Northern Bank Current Account	0	see[5]	7	98	212
Northern Bank Principal Account	0.1	see[5]	30	31[6]	115[6]
Ulster Bank Current Account	0	see[5]	7.50	182	206
Ulster Bank Current Account Plus	0.1	see[5]	34	55	149

Rates correct at 8 January 2003 **1** Minimum of £1,000 must be deposited each month **2** Minimum of £500 must be deposited each month **3** 3.8 per cent without chequebook **4** For customers depositing £1,000 a month. Rate is 0.5 per cent if you deposit less than £500 per month, or 1 per cent if you deposit £500 to £999.99 **5** Rates individually determined – cost calculations are based on the average interest rate across the market: 11.28 per cent **6** Cost excludes a negotiable arrangement fee

PHOTOGRAPHY CLIVE ROWAT

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. If you need instant access to your money, you should choose an account that has a cash card.

Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your level of savings.

We also show **how the account is run**, the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give. All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	INTEREST (%) GROSS[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
EASY-ACCESS								
Abbey National eSaver	internet		4.25[2]	4.25[2]	4.25[2]	500		✓
A&L PhoneSave Premier[3]	phone	4.15	4.15	4.15	4.15	1		
Cahoot Savings	internet	4.22	4.22	4.22	4.22	1		
Egg Internet Only	internet	4.00	4.00	4.00	4.00	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Nationwide BS e-Savings[4]	internet	4.00	4.00	4.00	4.00	1		✓
Northern Rock Tracker Online	internet	4.15	4.15	4.15	4.15	1		
Scottish Widows Instant Transfer	post/tel	4.05[5]	4.00[5]	4.00[5]	4.05[5]	100		
NOTICE								
L&G Savings 50 Day Notice Tracker	post/tel	4.25	4.25	4.25	4.25	1	50	
Safeway Postal Notice	postal		4.30	4.30	4.30	500	60	
Scarborough BS Scarborough 80	post/tel	4.30[6]	4.30[6]	4.30[6]	4.30[6]	100	80	
Scottish Widows Bank 60 Day	post/tel	4.00[5]	4.00[5]	4.00[5]	4.10[5]	100	60	
Universal BS Direct 90	postal			4.10	4.15	5,000	90	

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months 3 All transactions via Premier Account 4 All transactions via FlexAccount 5 Includes a bonus of 0.5 per cent payable for first six months 6 Includes a bonus of 0.8 per cent payable for first six months

All rates correct at 14 January 2003 Based on data supplied at www.moneyfacts.co.uk

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards**. Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice period** and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	INTEREST (%) GROSS £0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Abbey National			3.75	4.10	4.40	3,000		✓
B'ham Midshires	✓	3.60	4.10	4.30	4.30	1		✓
Buckinghamshire BS		3.00[1]	4.00	4.25	4.35	100		✓
C&G		4.25	4.25	4.25	4.25	100		✓
Hanley Economic BS		3.85	4.30	4.30	4.40	1[2]	30	✓
HSBC	✓	2.70[3]	4.35	4.35	4.35	1		✓
Kent Reliance BS	✓	4.40	4.40	4.40	4.40	1		✓
Lloyds TSB	✓	3.25[4]	4.25	4.25	4.50	10		✓
Monmouthshire BS	✓	4.25	4.25	4.25	4.25	10		✓
RBS		3.30[5]	4.10	4.35	4.45	1	60	
Safeway	✓	4.50	4.50	4.50	4.50	10		
Shepshed BS		4.40	4.40	4.40	4.40	100	60	✓
Skipton BS		3.00	4.35	4.35	4.35	500	30	

1 3.53 per cent paid on balances of £1,000 to £2,999 2 Minimum investment for non-locals is £1,000 3 3.2 per cent paid on balances from £250, 3.95 per cent paid from £2,000 to £2,999 4 3.5 per cent paid on balances of £1,000 to £2,999 5 3.7 per cent paid on balances from £500 to £2,999

All rates correct at 14 January 2003 Based on data supplied at www.moneyfacts.co.uk

REGULAR SAVINGS

We list all the regular savings accounts that are nationally available. Our Best Buys (shown in red) pay better rates than those on comparable notice accounts. But when choosing our Best Buys we also consider flexibility – whether the accounts allow any missed deposits or withdrawals, say. Choose an account for the amount closest to your level of savings.

We show the annual interest rate before tax (including bonuses) on balances of £100, £1,000 and £2,500. Most accounts pay the same rate, however much you save.

We give the minimum and maximum payments you can make each month. (Unless footnoted, the amount you need to open an account is the same as the minimum monthly payment.) We show how many times a year you can miss deposits, how many withdrawals you can make without losing the interest bonus, and whether you can make extra payments in addition to your regular monthly account. Term is how long the account runs for (where there is no entry, it means there is no set term).

	INTEREST (% GROSS) £100	£1,000	£2,500	DEPOSITS (£) Min payment (£)	Max payment (£)	CONDITIONS Miss deposits	Withdrawals	Extra payments	Term (years)
Beverley BS	4.75	4.75	4.75	10	150	0	0		5
Birmingham Midshires	4.80	4.80	4.80	20	1,000	0	0		
Britannia BS	4.85	4.85	4.85	20	500	0	1		
Chorley & District BS	4.35	4.35	4.35	20	250	0	1		
Coventry BS	4.75	4.75	4.75	10	250	2	0		3
Furness BS	5.00	5.00	5.00	50	200	2	0		5
Halifax	4.80	4.80	4.80	5	500	1	1		
Hanley & Economic BS	4.80	4.80	4.80	25	1,000	2	1		
Leeds & Holbeck BS	5.00	5.00	5.00	20	250	0	1		
Monmouthshire BS	4.65	4.65	4.65	20	1,000	0	0		
Nationwide BS	4.30	4.30	4.30	20	1,000	1	0	✓	
Scarborough BS	4.50	4.50	4.50	20	250	0	0		3
Yorkshire BS	4.60	4.60	4.60	10	100	0	0		3

All rates correct at 14 January 2003 Based on data supplied at www.moneyfacts.co.uk

REQUEST A TEST
If you've seen something new you'd like us to test, email us at **allchange@which.net**

KEYRING CHARGER

What do you do if you've forgotten to recharge your phone, the battery's gone flat and you need to make an urgent call? Various solutions are on the market, from in-car chargers to single-use disposable batteries. While these are OK, each has drawbacks in terms of cost and convenience.

Luckily an alternative is now available for owners of Nokia and Sony Ericsson handsets. Compact and light (just 15g). the keyring-mounted charger is reassuringly simple. You simply attach it to any PP3-size 9V battery and plug it into your phone. The device transfers the charge to your phone's battery in the same way as the electrical charger you use at home. The Nokia charger is compatible with seven handsets; we tried it on the Nokia 3310. We tried the Sony Ericsson one on the T68 model, one of five that it fits.

The supplied zinc chloride battery transferred its charge in just a few minutes. Predictably this didn't power much talk time – only five minutes for the Nokia and six for the Sony Ericsson. But using Duracell Ultra, a performance alkaline battery, made a massive difference. Charging took a lot longer: one hour 45 minutes for the Nokia and 45 minutes for the Sony Ericsson. But, once charged, we could yak away for two hours on the Nokia and two hours 20 minutes on the Sony Ericsson. This is pretty impressive given that Nokia estimates a fully charged internal battery gives between 2.5 and 4.5 hours' talk time for this model. The Duracell Ultra charge gave 31 hours of standby power for the Nokia and 43 hours for the Sony Ericsson.

It's impractical to use the phone while it's charging, although you can always interrupt charging to make a call. If you attach it to a decent battery, it should definitely see you through until you can recharge from the mains. For an initial outlay of £7.99 plus about £3.50 for a Duracell Ultra battery, it's great value as a backup charger. We expect similar devices will soon be available for other brands of phone. The chargers we tried came under the Carphone Warehouse brand (www.carphonewarehouse.com) but Nokia keyring chargers are available at other online gadget shops.

Nutritious – but is it tasty?

ReBar, an organic food bar containing 20 different fruits and vegetables, appears to be the perfect snack. It's convenient and it's healthy. And, as just one 50g bar contains two cups of fruit and two cups of vegetables, eating it could help you meet the government-recommended five portions of fruit and veg a day.

To find out whether ReBar is too good to be true, we asked a nutritionist to evaluate it, and a panel of 20 hungry volunteers to taste it.

Our expert thought that, at £1.59, ReBar is good nutritional value for money if you eat the whole bar. However, she wouldn't recommend using it as your only source of fruits and vegetables. It's faster and easier to eat a ReBar than to shop for and prepare the equivalent amount of fruit and vegetables. It also contains a greater variety of fruit and vegetables than many people eat.

Our tasters weren't so enthusiastic. One described the taste as 'reminiscent of dried soup mix', while another said it had 'an undertone of rabbit food'. Many said it was too sweet, with several reporting that the intense flavour would prevent them from eating the whole bar. Some felt it was expensive, and roughly half said they'd prefer to eat 'normal' fruit and vegetables.

It's clear that ReBar is a quick and easy source of nutrients that would particularly benefit people in some groups, such as athletes, people on the go, the elderly or kids who eat very few fruits and vegetables. But it's unlikely to be to everyone's taste. It's available from selected Sainsbury's and health food shops.

The ReBar contains 20 different fruits and vegetables – which probably accounts for its odd taste

Vodafone's new GPRS service

Vodafone Live! promises 'easy access to a new world of colour, sound, pictures and information' – but it's not a reason to change your mobile just yet.

This new GPRS mobile internet service is an improvement on Wap, and offers picture messaging, polyphonic ringtones, games, an enhanced voicemail service, instant messaging and information (see 'The latest mobiles', *Which?*, December 2002, p16, for more details). We tested it using the Sharp GX10 handset.

Once logged on to the Live! service, you can download ringtones, picture messages and games. The polyphonic ringtones are good quality but at £2.50 they're quite expensive. Sending picture and sound messages is simple, and the quality is better than on the Sony Ericsson T68i we tested last September. You can even create 'slides' with images, soundfiles and text. This is a fun feature, but bear in mind that few people have compatible phones to receive them and they are quite pricey to send (at least 36p).

Vodafone Mail synchronises the email, SMS and voicemail features of your phone and makes them accessible via a single account on the internet. This means, for example, that you can listen to voicemail and email on a fixed phone line or listen to voicemail, read email and compose text messages on your PC. However, it was complicated and frustrating to set up and you can't read emails on the GX10. Instead, you must call a text-to-speech service.

The GX10 performed well when browsing Wap pages, and the mail service is useful (but limited on this model). But the 'pay-for' content is pricey, especially as you can get ringtones and games cheaper or even free from other Wap sites.

In summary, we don't think Vodafone Live! has a lot to offer as some features are complicated to use, and it doesn't have many advantages over a standard service.

It costs from £7.49 per month on a contract, on top of your normal tariff. The GX10 costs around £200 on a contract or £350 on pay as you talk. The service is also available on the Panasonic GD87 and Nokia 7650 (both around £200, contract only). All are available from Vodafone stores and most mobile phone shops.

CONTACTS

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu

ALL CHANGE (p53)
Perstel radio 020 8263 6123
www.perstel.co.uk
(available from: Maplin Electronics, 0870 264 6002
www.maplin.co.uk)
Tablet PCs
Acer 0870 900 2237
www.acer.co.uk
Compaq
0845 270 4222
www.compaq.co.uk
Fujitsu-Siemens
0800 004 003
www.fujitsu-siemens.co.uk
Toshiba 08700 444 8944
www.computers.toshiba.co.uk
Viglen 020 8758 7000 (ask for Sales)
www.viglen.co.uk

BEST BUY MONITOR (p54)
Camcorders
JVC 0870 330 5000
www.jvc.co.uk
Panasonic 08705 357 357
www.panasonic.co.uk
Sony 08705 111 999
www.sony.co.uk
Compact cameras
Fujifilm 020 7586 5900
www.fujifilm.co.uk
Minolta 01908 200 400
www.minolta.co.uk
Olympus 020 7253 2772
www.olympus.co.uk
Digital cameras
Nikon 020 8481 6875
www.nikon.co.uk
SLR cameras
Canon 08705 143 723
www.canon.co.uk
Nikon 020 8481 6875
www.nikon.co.uk
Mobile phones
Motorola 08000 151 151
www.motorola.co.uk
Nokia 08700 555 777
www.nokia.co.uk
Sony Ericsson
0870 523 7237
www.sonyericsson.com
PDAs
Compaq 0845 270 4222
www.hp.com
Sony 08705 424 424
www.sony-europe.com/clieplaza
Printers
Canon 08705 143 723
www.canon.co.uk
Epson 0800 220 546
www.epson.co.uk
Cordless phones
Ascom 0800 028 3328

CARE HOMES (p10)
Age Concern information line
0800 009966
www.ageconcern.org.uk
Counsel and Care
0845 300 7585 (Mon-Fri 10am-1pm)
www.counselandcare.org.uk
Care direct 0800 444000
www.caredirect.gov.uk
Elderly Accommodation Counsel
020 7820 1343
www.housingcare.org
Help the Aged 0808 800 6565 (England, Wales, Scotland)/
0808 808 7575 (N Ireland)
www.helptheaged.org.uk
National Care Homes Association
020 7831 7090
(Mon-Fri 9am-5pm)
www.ncha.gb.com
National Care Standards Commission
0191 233 3556
(Mon-Fri 8am-6pm)
www.carestandards.org.uk
The Relatives and Residents Association 020 7916 6055
Other useful contacts
www.bettercaring.co.uk
(database of care homes which can be searched by area)

CAUTIOUS INVESTOR (p46)
Bank of England Brokerage Service 0800 818614
(answerphone – you leave name and address for info to be sent)
www.bankofengland.co.uk
National Savings & Investments
0845 964 5000
www.nsandi.com
To find an IFA
IFA Promotion
0800 085 3250
www.unbiased.co.uk
The Institute of Financial Planning 0117 9452 470
www.financialplanning.org.uk
Matrix Data UK IFA Directory
www.ukifadirectory.co.uk
Money Management National Register of Fee-Based Advisers
0870 013 1925 (answerphone)
Society of Financial Advisers (SOFA) 020 7417 4442
(answerphone)
www.sofa.org
To find a stockbroker
Association of Private Client Investment Managers and Stockbrokers (APCIMS)
020 7247 7080
www.apcims.co.uk

CHILDREN'S VERSIONS (p22)
Useful contacts
The British Society for Paediatric Dentistry
www.bda-dentistry.org.uk/bspd
The Department of Health
020 7210 4850
www.doh.gov.uk
The Food Standards Agency
020 7276 8000
www.foodstandards.gov.uk

CORDLESS DRILLS (p30)
Black & Decker 01753 511234
www.blackanddecker.co.uk
Bosch 01895 838402
www.boschpowertools.co.uk
Draper 023 8049 4333
www.draper.co.uk
Ferm 0500 414141
www.screwfix.com
Hitachi 01908 660663
www.hitachi-powertools.co.uk
Makita 01908 211678
www.makitauk.com
Metabo 023 8073 2000
www.metabo.co.uk
Performance Power
0845 222 1000
www.diy.com
Power Devil 020 8787 3111
Ryobi 01491 848700
www.ryobitools.com
Skil 01895 838743
www.skileurope.com
Wickes 0500 300328
www.wickes.co.uk

GARDENING SOFTWARE (p24)
Cosmi Software 01327 879000
www.cosmi.com
Focus Multimedia 01889 570156
www.focusmm.co.uk
GSP 01480 496 666
www.gsp.cc
Punch! Software/Fasttrak
01923 495496
www.fasttrak.co.uk
Xplosiv/Empire Interactive
020 8492 1030
www.xplosiv.net

INSIDE STORY (p8)
'Cancelling isn't Easy'
www.consumer.gov.uk/ccp/topics1/ecomm.htm (Dept of Trade and Industry website, explaining your rights when shopping from home)

ISA MORTGAGES (p34)
Inland Revenue orderline
0845 9000 404
www.inlandrevenue.gov.uk

KITCHEN KNIVES (p18)
Fissler 01782 565222
Furi 01603 488019
www.ictc.co.uk
Global 0114 275 6700
Jonelle 08456 049 049
www.johnlewis.com
Kitchen Devils
01656 655595
www.fiskars.com
Le Creuset 0800 373792
www.lecreuset.co.uk
Prestige 0151 482 8282
www.prestigehousewares.co.uk
Richardson 0114 241 9200
Rockingham Forge
0114 275 6700
Satake 020 8877 7000
www.chomette.co.uk
Stellar 0117 940 0000
Taylor's Eye 0114 272 4221
www.harrison-fisher.co.uk
Victorinox 0116 234 4644
www.burton-mccall.co.uk
Wüsthof Dreizackwerk
01782 207755
www.wusthof.de
Zwilling JA Henckels
01730 811811
www.dexam.co.uk

NEW CARS (p36)
Citroën 0870 606 9000
www.citroen.co.uk
Fiat 0800 717 000
www.fiat.co.uk
Ford 08457 111888
www.ford.co.uk
Hyundai 01494 428600
www.hyundai-car.co.uk
Nissan 01923 899334
www.nissan.co.uk
Suzuki 01892 707007
www.suzuki.co.uk
VW 0800 333 666
www.volkswagen.co.uk

SAVINGS MONITOR (p56)
Mini cash Isas
Abbey National 0845 6000181
www.abbeynational.co.uk
Birmingham Midshires
0845 6022828
www.askbm.co.uk
Buckinghamshire BS
01494 879500
www.bucksbuildingsociety.co.uk
Cheltenham & Gloucester
0500 246810
www.cheltglos.co.uk
Hanley Economic BS
0800 838811
www.thehanley.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Kent Reliance BS 0800 783 4248
www.krbs.co.uk
Lloyds TSB Local branch
www.lloydstsb.co.uk
Monmouthshire BS
01633 844402
www.monbsoc.co.uk
The Royal Bank of Scotland
0808 100 9510
www.rbs.co.uk
Safeway 0800 995 995
www.safeway.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Skipton BS 0800 446776
www.skipton.co.uk
Regular savings
Beverley BS 01482 881510
www.beverleybs.co.uk
Birmingham Midshires
0845 972 0721
www.askbm.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Chorley & District BS
01257 419105
www.chorleybs.co.uk
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Halifax 0845 726 3646
www.halifax.co.uk
Hanley Economic BS
08707 455454
www.thehanley.co.uk
Leeds & Holbeck BS 0500 225777
www.leeds-holbeck.co.uk
Monmouthshire BS
01633 844402
www.monbsoc.co.uk
Nationwide BS 08457 302010
www.nationwide.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Yorkshire BS 0845 120 0100
www.ybs.co.uk
Savings accounts
Abbey National 0800 174635
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Cahoot www.cahoot.com
Egg www.egg.com
Halifax 08457 263646
www.halifax.co.uk
Legal & General 0845 783 9839
www.landg.com
Nationwide BS
www.nationwide.co.uk
Northern Rock
08702 400704
www.northernrock.co.uk
Safeway 0800 995995
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk

SPARE PARTS (p27)
Washing machines
AEG 087053 50350
www.aeghome.co.uk
Bosch 08705 543210
www.siemensappliances.co.uk
Candy 01204 556111
www.candy-domestic.co.uk
Electrolux 01753872500
www.electrolux.co.uk

INDEX

Online Which? Extra has a full archive of *Which?* reports published since July 2000. Just log on to **www.which.co.uk/whichextra** and navigate the easy-to-follow categories, or use the search engine to find the advice you want.

By phone Alternatively, ring our Members' Helpline on **0845 307 4000**. The team will be able to tell you when we last reported on a topic or when our next report is due.

In print See p55 of the December 2002 issue for our last full index to reports published in *Which?* during 2002.

CORRECTIONS

'COUNTDOWN TO RETIREMENT', November 2002, p34
Even if you aren't eligible for the minimum income guarantee (MIG), you may still be eligible for housing and council tax benefit (see 'Other state support – housing and council tax benefit', p35).

'ERNIE JOINS THE DIGITAL AGE', December 2002, p12
To find out whether your premium bond has won, you have to enter your holder's number (not your premium bond numbers). If you have lost or don't know your holder's number, you can download a form from www.nsandi.com, in the same way as you can to trace your premium bond numbers.

'THE LATEST MOBILES', December 2002, p16
The Motorola V66i, Nokia 7650, Nokia 8310, Sagem myX-5 and Sony Ericsson R600 are also available on a Virgin Mobile pre-pay tariff. And the Samsung SGH-T100 is also available from Virgin Mobile paying on a direct debit basis.

'BEST BUY MONITOR', December 2002, p53
The Bosch KSR 3421GB fridge is now called the Bosch KSR 34421GB.

'WASHING MACHINES', January 2003, p30
The Best Buy Zanussi Jetsystem FJ1254W costs £349 from John Lewis (not £299).

We apologise for these errors.

BEST BUY COMPETITION RULES

Our Best Buy competition is open only to current members of *Which?*. Only one entry per household. Entries received from 4 February 2003 to 2 March 2003 will be entered into the competition. Winners will be informed in writing by 21 March 2003. The first 20 winners drawn with the correct answer will receive a Victorinox 19cm chef's knife. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent.

A list of winners will be available from BB February 03, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 31 March 2003 (please include an SAE). Details will also be given on our website. Those under 18 years of age and

next month in WHICH?

Hoover 01204 556111
www.hoover.co.uk
Hotpoint 08709 077077
www.hotpoint.co.uk
Indesit 0870 6070805
www.merloni.com/Indesit
Miele 01235 233133
www.miele.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
Zanussi 01753872500
www.zanussi.co.uk

Upright cleaners
Dyson 08705 275104
www.dyson.com
Electrolux 01753872500
www.electrolux.co.uk
Hitachi 01759 303068
www.hitachi.com
Hoover 01204 556111
www.hoover.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Sanyo 01759 303068
www.sanyo.co.uk
Sebo 01494 465533
www.sebo.co.uk

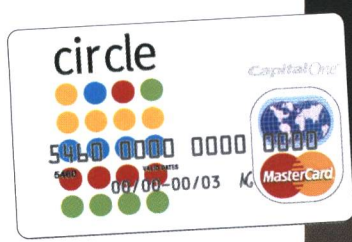
Dishwashers
AEG 087053 50350
www.aeghome.co.uk
Bosch 08705 543210
www.siemensappliances.co.uk
Candy 01204 556111
www.candy-domestic.co.uk
Hotpoint www.hotpoint.co.uk
Indesit 01895 858200
www.merloni.com/Indesit
Miele 01235 233133
www.miele.co.uk
Siemens 08705 543210
www.siemensappliances.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
Zanussi 01753872500
www.zanussi.co.uk

Tumble driers
Bosch 08705 543210
www.siemensappliances.co.uk
Creda 08709 077077
www.creda.co.uk
Hoover 01204 556111
www.hoover.co.uk
Hotpoint 08709 077077
www.hotpoint.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
White Knight 01422 203963
www.crosslee.co.uk
Zanussi 01753872500
www.zanussi.co.uk

Recycling
Create 0151 448 1748
www.createuk.com
Furniture Recycling Network
0117 954 3571
www.crn.org.uk/about/cases/frn.shtml
Waste Watch 0870 243 0136
www.wastewatch.org.uk

POINTS TO CONSIDER

Are credit card perks worth having? We compare the schemes on offer

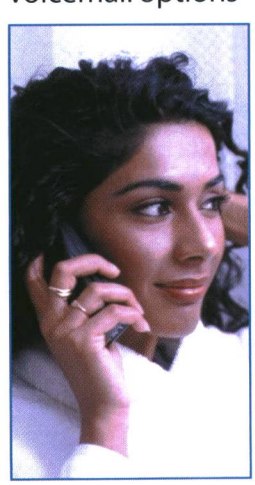


TOP COPIES

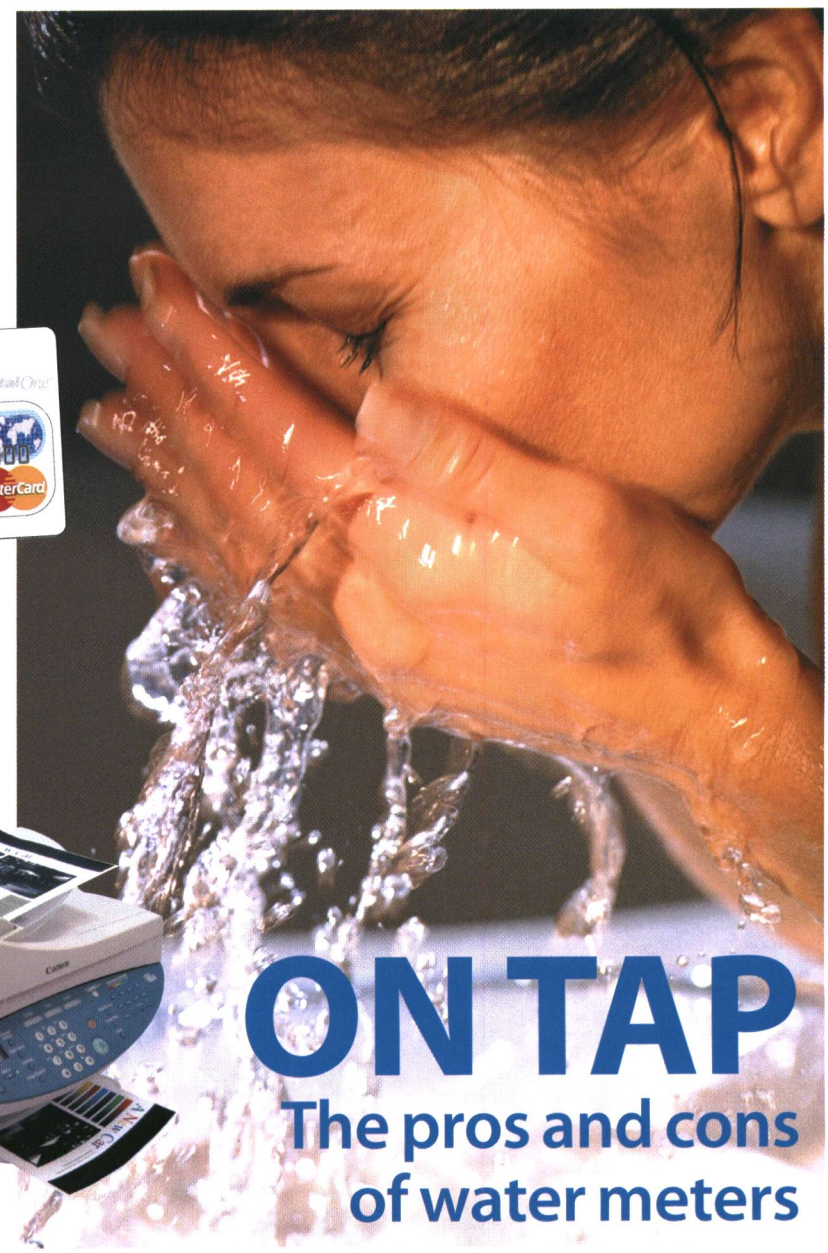
Best Buy multi-function printers and scanners

FREE SPEECH

Tests on cordless phones, plus voicemail options



PHOTOGRAPHY ALAMY, GETTYONE STONE



ON TAP

The pros and cons of water meters

Trade bodies Can you trust a company's credentials?

Car safety 12 new cars join our safety league tables

Air purifiers We look at the products and the claims

Life insurance Isas A good buy for smaller investors

Coming soon Laptops; Vacuum cleaners; Emulsion paint and rollers; Best Buy travel insurance; Freezers; Long-term investments; Product reliability league table; Annual pension statements; Takeaway hygiene; Children's beds

PLUS 68-page **Tax Saving Guide 2003** – use it and save

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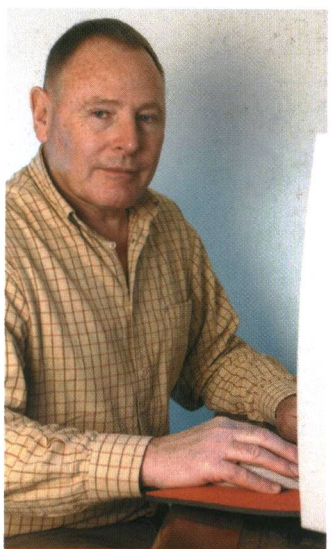
Printing St Ives (Caerphilly) Ltd

briefcases

Two recent cases from our lawyers' files

CAUGHT IN THE NET

Evesham's advert described its Athlon 0800 computers as 'the only PCs in the UK to offer 0800 Internet 24 hours a day, 7 days a week...no limits...no call charges...no catch'. On the strength of this description, Peter Watkins bought one, paying £1,343 with his American Express credit card.



Peter's 'no limits' free internet access lasted just a few months

The confirmation of Peter's order said nothing about the unlimited free internet service. Peter wrote asking for another, stressing that the service had been crucial in his decision to buy this computer. He never received it.

Peter had been enjoying what he thought was going to be unlimited free internet access for just five months, when he learned from an online message from his ISP that the service would shortly be terminated. He was invited to sign up to a fee-paying service instead. Peter complained to Evesham but it was unable to offer an alternative free service – it simply referred to an exclusion clause stating that it accepted no responsibility for the running or withdrawal of the free internet service. The clause hadn't been brought to Peter's attention; nor had a seven-day, money-back offer – because Peter's 'welcome' booklet was out of date.

Peter approached Which? Legal Service. We advised him that the advert amounted to a misrepresentation. We said that, by asking for the second confirmation, Peter had by implication made Evesham aware of the purpose for which he required the computer. We added that American Express was equally liable under the 1974 Consumer Credit Act.

Evesham continued to deny liability, so we helped Peter issue a claim against Evesham and American Express. He was awarded £100 (plus VAT), the price Evesham charged for its internet service.

POINT OF LAW

If you buy goods and services on the strength of a statement made about them, they must match the description. Where this is not the case, you may have a claim for breach of the express or implied terms under the contract, or a claim for misrepresentation.

David brought a claim against a supplier for lack of care and skill

TALKING ABOUT MY GENERATOR

When David Anderson's home generator went wrong, he asked Oxford Diesels Limited, which had serviced the generator on occasions in the past, to come and repair it. The person who called was unable to find what was wrong, so another visit was arranged. The person who attended the second time put the fault down to a rusted piston, which he cleaned. The engine was then able to turn, but the generator still wouldn't work. David was told that the winding mechanism had burned out.

David contacted Oxford Diesels. He said that, as no one else had carried out any work on the generator and only Oxford Diesels had serviced it, the fact that it was broken must be due to repeated attempts to start the motor. He asked the company what it intended to do. Oxford Diesels denied liability. Not satisfied with this response, David came to us.

We told David that, under the Supply of Goods and Services Act 1982, companies are required to exercise 'reasonable care and skill' in the way they carry out their work. On our advice David got a report from an independent expert. This revealed that the protective thermal fuse, designed to stop the winding mechanism burning out, had been bypassed by a heavy-duty copper wire (something Oxford Diesels had failed to notice). The result was that the generator was beyond economic repair.

POINT OF LAW

You can claim for any reasonable losses you suffer as a result of a supplier not using reasonable care and skill. The losses you can claim must be of a type that both parties could have envisaged ('contemplated') as possible at the time the contract was entered into.

We helped David bring a claim against the company for £2,800 to cover the cost of a replacement generator. Oxford Diesels counter-claimed for the cost of the repairs, which they put at £311.80, saying that David must have inserted the copper wire himself and then caused the engine to burn out by making repeated attempts to start the generator.

The judge found in David's favour and ordered Oxford Diesels to meet the cost of a reconditioned generator, plus the cost of the expert's report.

PHOTOGRAPHY HADDON DAVIES PHOTOGRAPHY, ROGER DYSON

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.